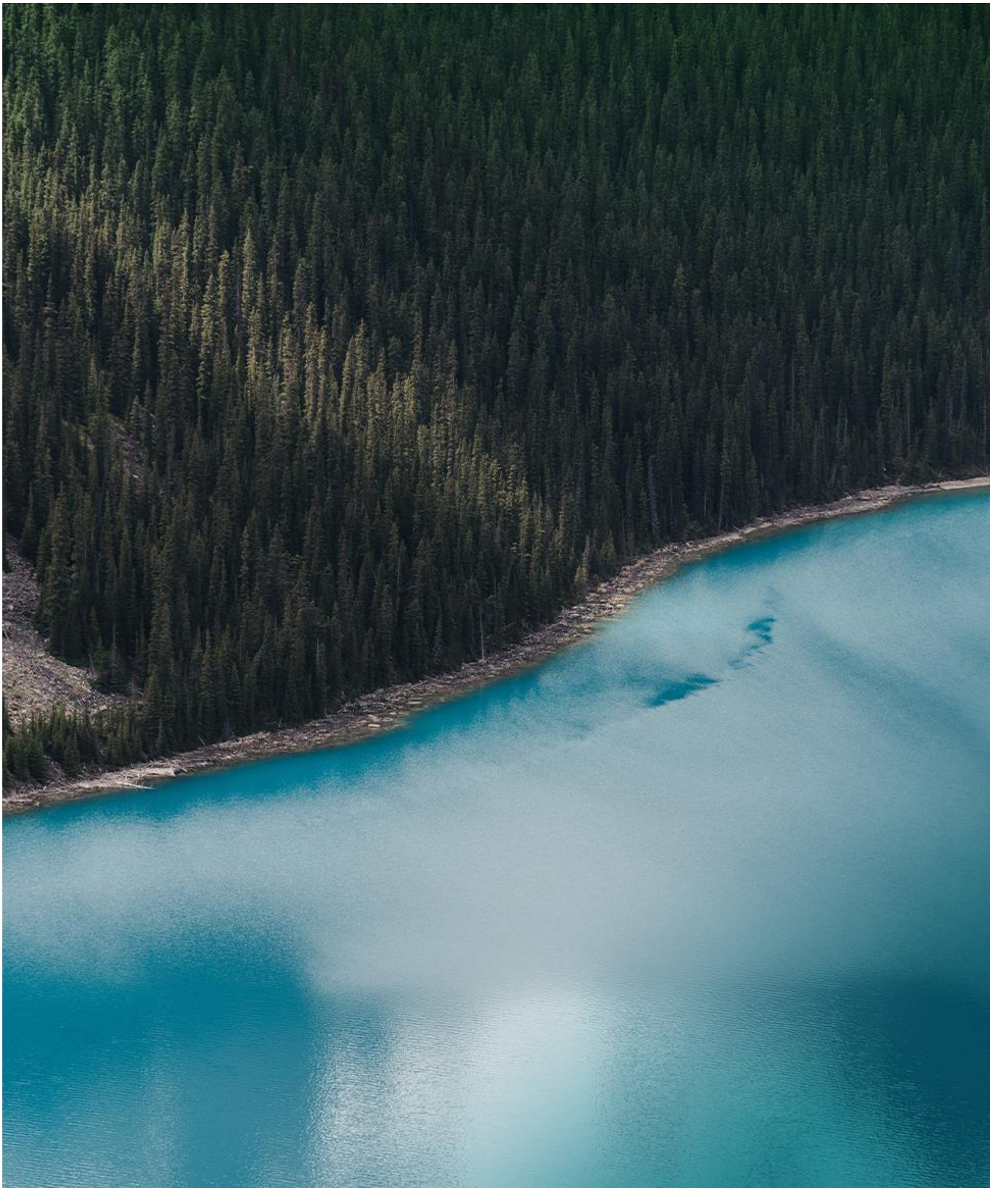

Green Bonds Report

July 2026

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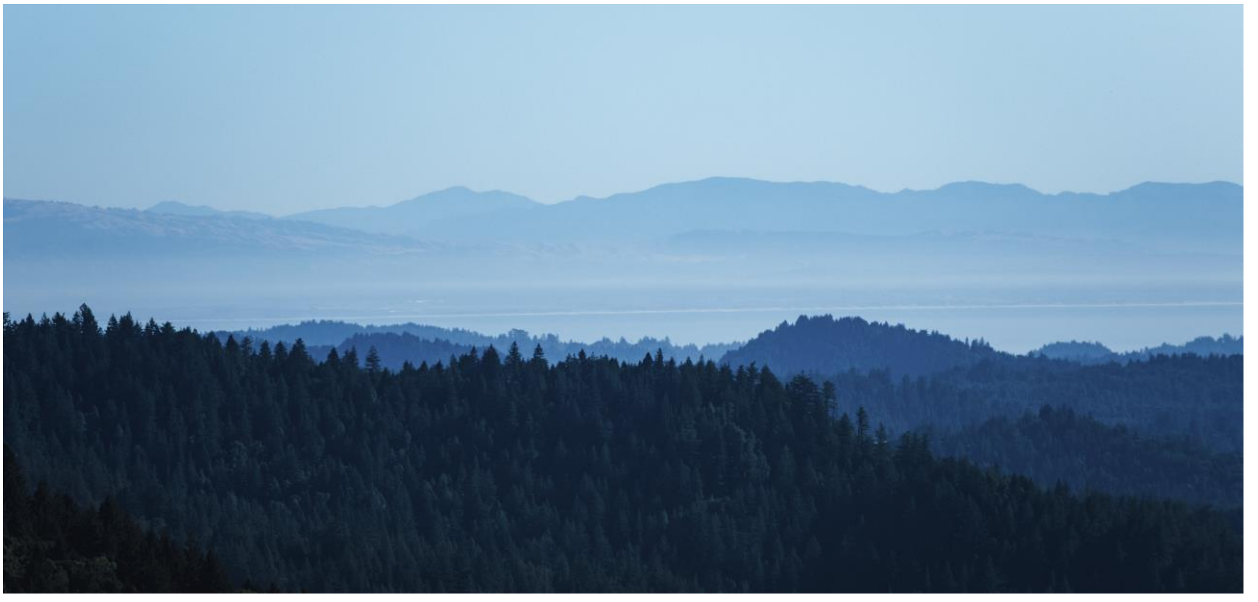
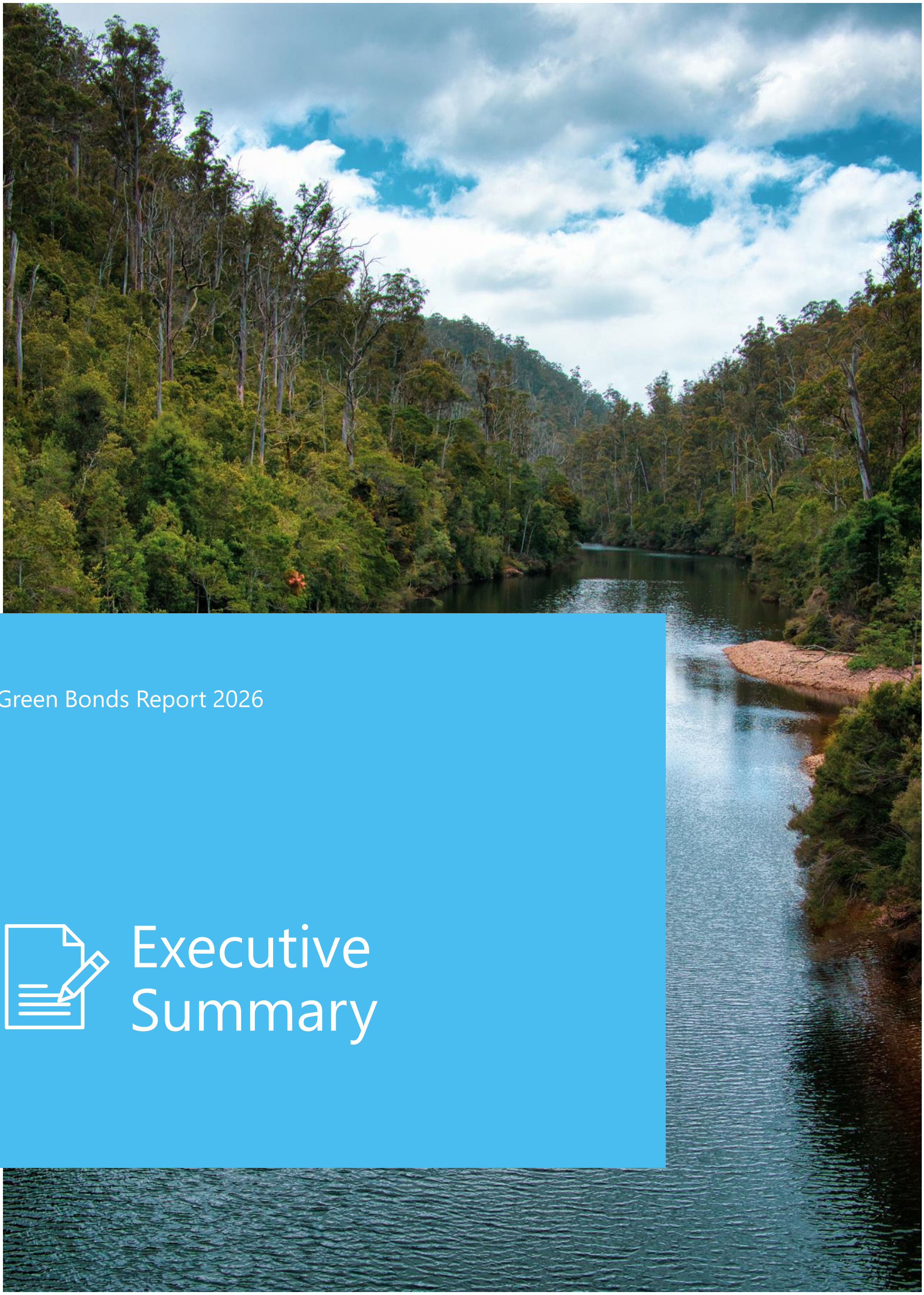


Green Bonds Report



Green Bonds Report 2026

Executive Summary

Introduction

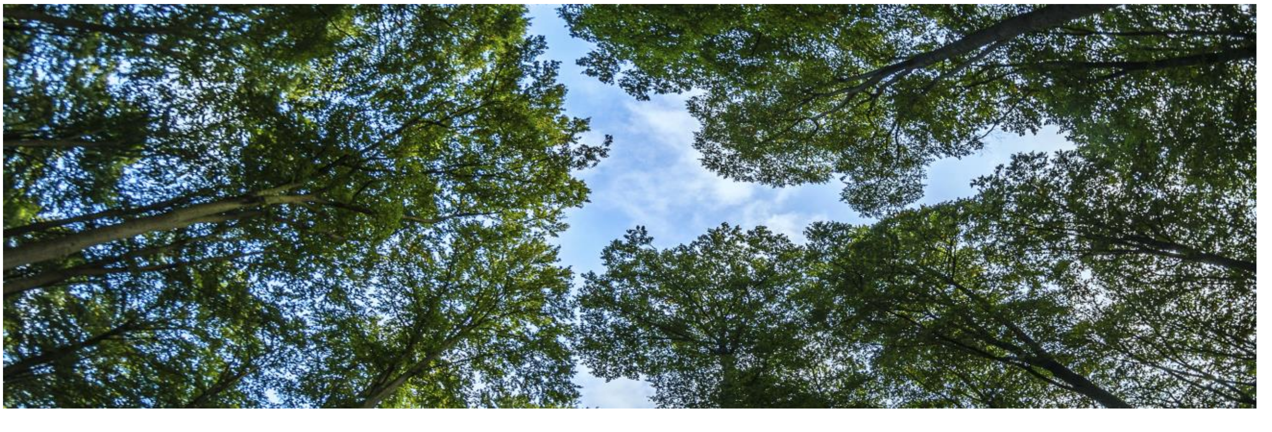
CaixaBank's green portfolio reflects the Bank's commitment to using its financing activity to support the transition to a low-carbon, resource-efficient and climate-resilient economy. This commitment is embedded in CaixaBank's sustainability strategy and reinforced by its 2025–2027 Sustainability Plan, which sets the objective of mobilizing more than €100 billion in sustainable finance.

Through its green financing activities, CaixaBank seeks to channel capital towards projects and assets that reduce greenhouse gas emissions, expand renewable energy, improve energy performance, enable clean transport, strengthen sustainable water and wastewater management, and support pollution prevention and control. Green bond issuances form part of this broader strategy, connecting these financing activities with investors seeking measurable environmental outcomes through the capital markets.

This report presents the allocation of proceeds and the environmental impacts associated with financial operations meeting the eligibility criteria set out in CaixaBank's Sustainable Funding Framework. The analysis is structured around the green categories defined in the Framework, aligned with the ICMA Green Bond Principles and mapped, where relevant, to the Sustainable Development Goals (SDGs) to maintain continuity with previous editions of this report.

Beyond reporting on the allocation of proceeds, the report provides insight into how CaixaBank's financing activity contributes to environmental value creation. It adopts an output- and outcome-oriented approach, linking financial resources to financed activities and measurable indicators such as renewable energy generated, energy consumption avoided, greenhouse gas emissions avoided, wastewater treated, and waste managed or recovered.

The methodologies applied vary by category, reflecting the nature of the financed assets and the data available. Where possible, impacts are estimated using asset-level information, recognised emissions factors, energy performance data or publicly disclosed project information, with attribution applied when CaixaBank finances part of a broader project or portfolio. Certain eligible assets in the portfolio perform an enabling role, supporting the deployment, integration or improved performance of low-carbon activities without allowing the full emissions effect to be attributed directly and exclusively to the financed asset. In line with recent ICMA Green Bond Principles guidance, these enabling assets are included in the overall qualifying portfolio and, where relevant, in output indicators across categories such as renewable energy, clean transportation and green buildings. However, they are excluded from outcome-related indicators, such as avoided emissions, where attribution cannot be established with sufficient reliability or where their inclusion could increase the risk of double counting. Data limitations and calculation assumptions are described in the Methodology section, supporting transparent, consistent and decision-useful reporting.

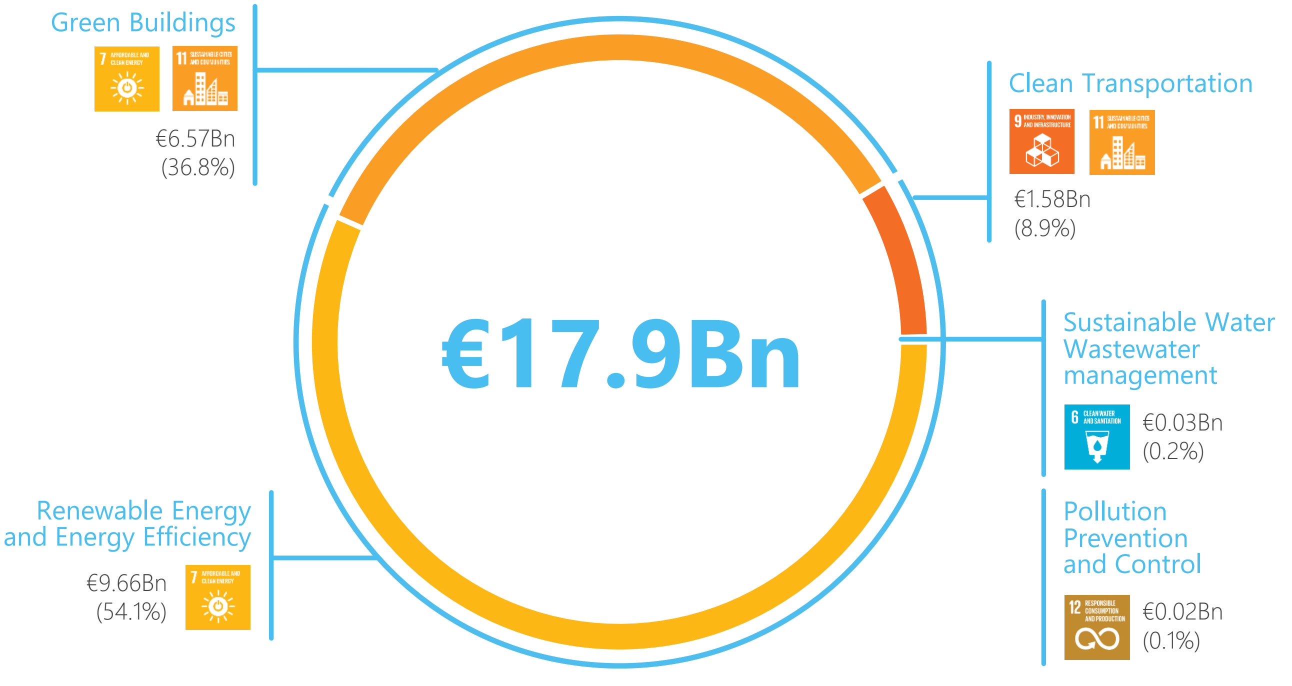


Qualifying Green Portfolio and Impact Assessment

As of year end 2025 CaixaBank's green bond eligible portfolio totaled 17.9 billion, reflecting the bank's sustained commitment to financing projects that advance the transition to a low carbon, climate resilient economy. The distribution of funds across eligible categories underscores a strategic focus on renewable energy, green buildings, clean transportation, sustainable water and wastewater management, and pollution prevention and control. Under CaixaBank's current Sustainable Funding Framework, the green portfolio is assessed for alignment with the EU Taxonomy criteria applicable to the financed categories. Based on this analysis, in 2025, 26% of the total portfolio was aligned with these criteria.

Qualifying green assets complying with eligibility standards and advancing goals as established in CaixaBank's Sustainable Funding Framework(1)

Assets amount as of 31 December 2025 (2)



25,381
Total number of financial transactions (3)

33 / 67
Share of new financing / Outstanding financing (4) (%€)

The Green Bonds Report has been calculated in collaboration with an external independent consultant (ECODES), has been reviewed by internal control functions and has a limited assurance report issued by PwC.

(1) Unless specific otherwise, Green and Social bonds issued by CaixaBank must adhere to the criteria and processes outlined in the version of the Sustainable Funding Framework that was applicable at the time of issuance, until their maturity. As such, subsequent amendments to the Sustainable Funding Framework will not be applied retroactively to outstanding Green and Social bonds (grandfathering).
(2) Minor discrepancies between totals and the sum of components are due to rounding conventions applied during data presentation.
(3) Of which 25,062 financial transactions correspond to retail mortgages, see the Green Buildings qualifying portfolio section for additional information.
(4) Financing: all assets originated between 01/01/2025 and 31/12/2025. Outstanding: assets originated in years prior to 2025

Qualifying Green Portfolio and Impact Assessment

The projects financed through CaixaBank's green bond portfolio in 2025 generated measurable environmental benefits across multiple sectors, including clean energy, energy efficiency, green buildings, and sustainable transport, water management and pollution prevention and control. These outcomes illustrate the bank's capacity to align financial flows with climate mitigation and adaptation goals, with quantified impacts detailed below and further elaborated in the methodology section.

Renewable energy
SDG 7 Financing impact

15,056 GWh/year
Green energy generation financed by CaixaBank

3,924,200 tCO_2e/year
GHG emissions avoided financed by CaixaBank

Green buildings
SDG 7 | SDG 11 Financing impact

51.4 GWh/year
Energy consumption avoided financed by CaixaBank

9,960 tCO_2e/year
GHG emissions avoided financed by CaixaBank

Clean transportation
SDG 9 | SDG 11 Financing impact

749,617,811 Passengers-km/year

243,610 tCO_2e/year
GHG emissions avoided financed by CaixaBank

Sustainable Water Wastewater management
SDG 6 Financing impact

6.4 hm^3/year
Wastewater treated financed by CaixaBank

2.8 hm^3/year
Water supplied facilitated by CaixaBank

375 tCO_2e/year
GHG emissions avoided financed by CaixaBank

Pollution Prevention and Control
SDG 12 Financing impact

14,093 tn/year
Waste collected financed by CaixaBank

10,155 tn/year
Waste recycled facilitated by CaixaBank

3,562 tCO_2e/year
GHG emissions avoided financed by CaixaBank

CaixaBank Portfolio financing impact (5)

Energy Impact(6)
(Green energy generation + Energy consumption avoided)

15,108 GWh/year
0.9 Average of GWh/year per €Mn invested

Equivalent to annual consumption in electricity of
4,196,606
EU households/year

GHG Emissions Impact(7)
(GHG emissions avoided)

4,181,707 tCO_2e/year
234,2 Average of tCO_2e/year per €Mn invested

Equivalent to GHG emissions produced by
975,405
passenger vehicles driven/year

(5) For loans originated during the reporting year, impact is prorated from the origination date to year-end, rather than calculated on a full-year basis. This reflects a refinement of the methodology to strengthen attribution and avoid overstating the impact associated with newly originated financing.
(6) The energy impact corresponds to the sum of the electricity generated by the financed assets in the renewable energy category and the electricity consumption avoided by the financed green buildings.
(7) The GHG emissions impact corresponds to the sum of the GHG emissions avoided by the financed assets and projects in the following categories: renewable energy, green buildings, clean transportation, sustainable water and wastewater management, and pollution prevention and control. For more information about calculation methodology, please see section "Methodology" of this report.

ICMA reporting tables

Portfolio Impact as of 31 December 2025

The following allocation and impact tables have been prepared in accordance with the Green Bond Principles (June 2025) and the updated ICMA Harmonised Framework for Impact Reporting (June 2024). These standards ensure a transparent, consistent presentation of category-level indicators aligned with market best practices and investor expectations. They present aggregated impact indicators for each eligible category, offering a consistent and transparent view of the environmental outcomes associated with CaixaBank's green bond portfolio.

RENEWABLE ENERGY FINANCING IMPACT	
Financing amount (€Bn)	9.7
Loans	188
Average time to maturity (years)	8.4
Average (€Mn/loan)	51.4
Green energy generation (GWh/year)	15,056
Installed capacity (GW/year)	7.1
Emissions avoided (tCO_2e/year)	3,924,200

GREEN BUILDINGS FINANCING IMPACT	
Financing amount (€Bn)	6.6
Loans (8)	25,132
Average time to maturity (years)	18
Weighted Average (€Mn/loan)	9.0
Energy consumption avoided (GWh/year)	51.4
Emissions avoided (tCO_2e/year)	9,960

CLEAN TRANSPORTATION FINANCING IMPACT	
Financing amount (€Bn)	1.6
Loans	48
Average time to maturity (years)	5.1
Average (€Mn/loan)	33
Numbers of passengers (Km/year)	749,617,811
Emissions avoided (tCO_2e/year)	243,610

WASTEWATER MANAGEMENT FINANCING IMPACT	
Financing amount (€Bn)	0.03
Loans	3
Average time to maturity (years)	1.2
Average (€Mn/loan)	9.2
Wastewater treated (hm^3/year)	6.4
Water supplied (hm^3/year)	2.8
Emissions avoided (tCO_2e/year)	375.2

POLLUTION PREVENTION AND CONTROL FINANCING IMPACT	
Financing amount (€Bn)	0.02
Loans	10
Average time to maturity (years)	2.6
Average (€Mn/loan)	2.2
Waste collected (tn/year)	14,093
Waste recycled (tn/year)	10,155
Emissions avoided (tCO_2e/year)	3,562

(8) Of the total financial transactions in the Green Building category, 25,062 correspond to retail mortgages (see SDG9 qualifying portfolio). The average loan amount and time to maturity are weighted by each loans proportion in relation to the total amount outstanding in the category.

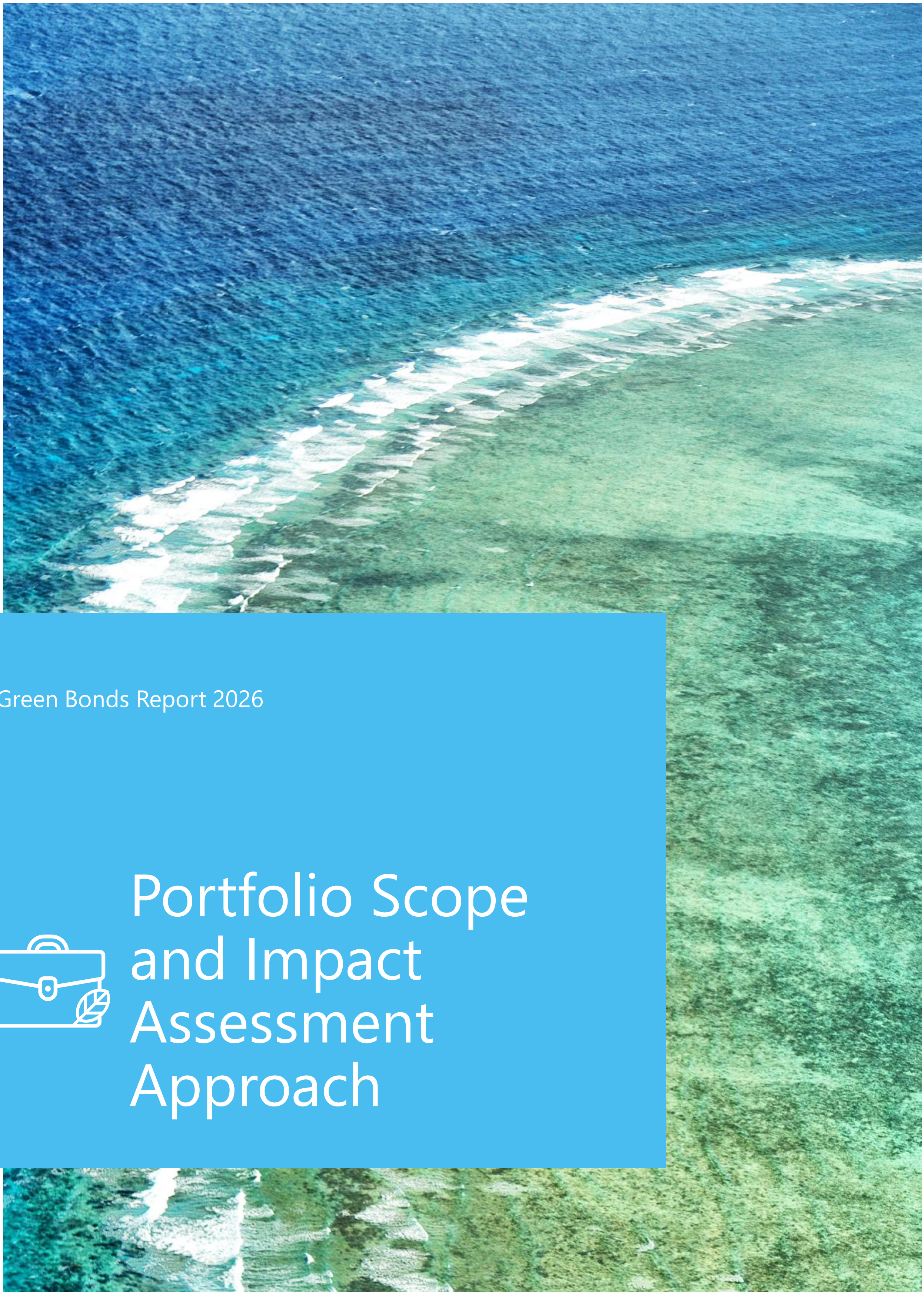
ICMA reporting tables

Outstanding Green Bonds as of Dec. 2025

CaixaBank's green bond strategy reflects a dual ambition: to accelerate the transition to a low-carbon economy by financing projects with measurable environmental impact, and to respond proactively to investor demand for credible, high-quality sustainable debt instruments. This commitment is evidenced by the scale of the multiple debt instruments issued in the past several years as well as the diversity of eligible assets financed across multiple categories, reinforcing the bank's position as a leading player in the global sustainable finance market.

GREEN BOND ISSUES INFORMATION

	Type	ISIN	Issue Date	Tenor	Amount Issued	Coupon (%)	Spread	Related SDG
Second Green Bond	Senior Non Preferred	XS2297549391	09/02/2021	8NC7	€ 1,000Mn	0.50%	MS+90bps	SDG 7; SDG9
Third Green Bond	Tier 2	XS2310118976	18/03/2021	10.25NC 5.25	€ 1,000Mn	1.25%	MS+163bps	SDG 7; SDG9
Fifth Green Bond	Senior Preferred	XS2530034649	07/09/2022	7	€ 1,000Mn	3.75%	MS+155bps	SDG 7; SDG9
Sixth Green Bond	Senior Non Preferred	XS2555187801	14/11/2022	8NC7	€ 1,000Mn	5.38%	MS+240bps	SDG 7; SDG9
Seventh Green Bond	Senior Non Preferred	XS2764459363	09/02/2024	8NC7	€ 1,250Mn	4.125%	MS+150bps	SDG 6; SDG 7; SDG9; SDG 11; SDG 12
Eighth Green Bond	Senior Preferred	CH1325807886	19/03/2024	6NC5	CHF 300Mn	2.175%	MS Saron+105 bps	SDG 6; SDG 7; SDG9; SDG 11; SDG 12
Ninth Green Bond	Senior Preferred	XS3103589670	26/06/2025	10	€ 1,000Mn	3.375%	MS+95bps	SDG 6; SDG 7; SDG9; SDG 11; SDG 12



Green Bonds Report 2026

Portfolio Scope and Impact Assessment Approach

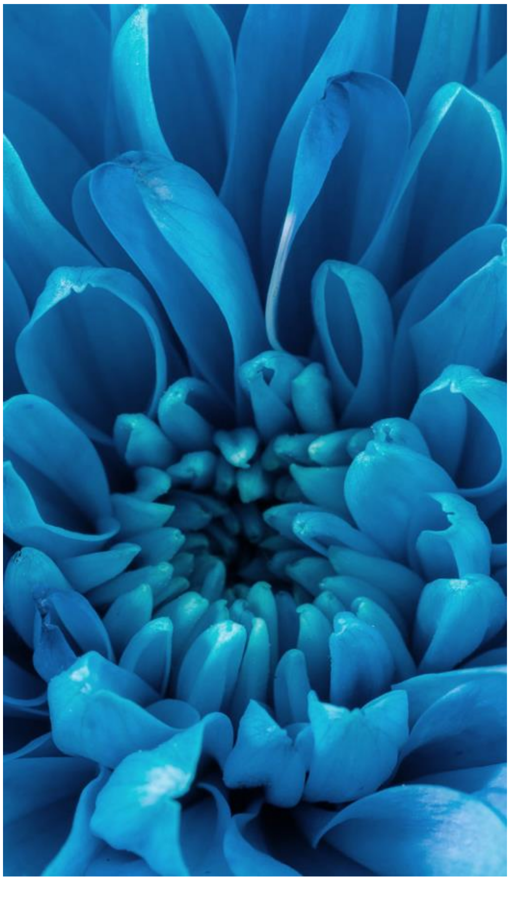
Introduction

CaixaBank's green bond portfolio reflects the Bank's continued commitment to financing the transition towards a low-carbon, resource-efficient and climate-resilient economy. Within the broader priorities set out in its Sustainable Funding Framework and 2025–2027 Sustainability Plan, the portfolio channels capital to activities that support renewable energy deployment, low-emission buildings, clean transport, sustainable water and wastewater management, and pollution prevention and control.

As of 31 December 2025, CaixaBank's qualifying green portfolio totalled €17.9 billion across 25,381 financial transactions. The portfolio is concentrated in sectors with a direct role in climate mitigation and environmental performance, with renewable energy and energy efficiency representing the largest share, followed by buildings and clean transportation. Despite accounting for a relatively small share of the total green portfolio amount, the inclusion of projects in the sustainable water and wastewater management and the pollution prevention and control, categories allows for a broadening of the portfolio's contribution to include resource efficiency, circularity and the protection of natural systems.

The analysis presented in this section is structured around the eligible green categories defined in CaixaBank's Sustainable Funding Framework. These categories are aligned with the ICMA Green Bond Principles and informed by the EU Taxonomy, while remaining mapped to the Sustainable Development Goals to preserve continuity with previous editions of this report. This approach allows the report to combine market-recognised green bond reporting practices with a clear account of how the financed activities contribute to CaixaBank's own sustainability objectives.

The environmental impacts reported in this section are presented at portfolio and category level. They include indicators such as renewable energy generated, energy consumption avoided, greenhouse gas emissions avoided, passenger transport activity supported, water supplied, wastewater treated, and waste collected or recycled. The methodologies used vary by category, reflecting the nature of each financed asset and the availability of data. Where possible, estimates are based on asset-level information, technical documentation, recognised emissions factors, energy performance data or project-level information provided by CaixaBank.



Building on the approach introduced in the previous reporting cycle, the report also recognises the role of enabling activities. Certain financed operations may be necessary to the development, implementation or scaling of eligible green projects, even where they do not generate a direct environmental impact that can be attributed and quantified on a stand-alone basis. In these cases, CaixaBank applies a cautious reporting approach: such activities may be included in the eligible portfolio when they meet the applicable criteria, but impact metrics are reported only where the environmental benefit can be measured with sufficient reliability and without double counting. This distinction supports methodological rigor, protects the integrity of reported impact figures, and reflects the evolving guidance on green enabling projects in sustainable finance markets.

€17.9 qualifying green assets that support the ecological transition

CaixaBank's green bond allocations reached €17.9 billion as of December 31, 2025, reflecting the bank's continued and ongoing efforts to direct financing toward climate-aligned investments opportunities. The chart below presents the distribution of funds across eligible categories, highlighting CaixaBank's strategic focus on sectors that can drive a rapid decarbonization of the economy in alignment with the bank's environmental funding goals articulated in its Sustainable Funding Framework.

Qualifying green assets advancing Sustainable Development Goals

Assets amount as of 31 December 2025

25,381
Total Number of Transactions

Green Buildings
ICM GBP category: Green Buildings

Eligibility criteria
Financing/refinancing of activities aimed at developing and/or acquiring quality, reliable, sustainable green buildings, including the development, acquisition, renovation or refurbishment of these buildings.

Clean Transportation
ICM GBP category: Clean transport

Eligibility criteria
Financing or refinancing of activities that expand or maintain access to affordable, accessible, and sustainable individual and/or mass passenger transport and/or freight transport systems and related infrastructure.

Renewable Energy and Energy Efficiency
ICM GBP category: Renewable energy

Eligibility criteria
Financing/refinancing of activities aimed at the purchase of equipment, or the development, manufacturing, construction, expansion, operation, distribution and maintenance of low-carbon and renewable energy.

Sustainable Water and Wastewater Management
ICM GBP category: Water and Wastewater Management

Eligibility criteria
Financing or refinancing of activities that increase water-use efficiency and quality through water recycling, treatment and reuse (including treatment of wastewater), while maintaining a high degree of energy efficiency. This category also includes the financing or refinancing of activities that expand access to clean drinking water.

Pollution Prevention and control
ICM GBP category: Pollution prevention and control

Eligibility criteria Financing or refinancing of activities that support the transition to a circular economy through waste prevention, collection, treatment, recovery and recycling, as well as technologies that reduce pollution and greenhouse gas emissions. This category also includes the financing or refinancing of activities related to carbon capture, transport and permanent geological storage, contributing to climate change mitigation and resource efficiency

For further details, please refer to CaixaBank Sustainable Funding Framework

Impact financed by CaixaBank

Portfolio Impact as of 31 December 2025

The projects and assets financed through CaixaBank's 2025 green bond issuances generated a range of measurable environmental benefits across sectors. These include significant contributions to emissions reduction, renewable energy deployment, energy efficiency enhancements, clean mobility options, waste circularity, and improved water management., The indicators presented below reflect the scope, scale and diversity of CaixaBank's green portfolio and illustrate its role in advancing the low-carbon transition.

CO_2 Emissions Avoided (tCO_2e)

4.18
$MtCO_2e$/year

234.2
average of tCO_2e/year per €Mn invested (Total portfolio)

Equivalent to GHG emissions:
produced by **975,405** passenger vehicles driven for one year (9)

The GHG emissions impact corresponds to the sum of the GHG emissions avoided by the financed projects in the following categories: Renewable energy, Green buildings, Clean Transportation, Sustainable water and wastewater management, and Pollution prevention and control.

Energy Impact

15,108
GWh/year

0.85
average of GWh/year per €Mn invested (Total portfolio)

Equivalent to:
4,196,606
EU household's electricity annual consumption (10)

The energy impact corresponds to the sum of the electricity generated by the financed renewable energy generation assets (SDG 7) and the electricity consumption avoided by the financed green buildings (SDG 9).

Water and Wastewater Impact

6.4 water treated
2.8 water supplied
hm^3/year

0.0005
average of hm^3 /year per €Mn invested (Total portfolio)

Equivalent to:
59,075
water consumption of this many people per year (11)

The water and wastewater impact corresponds to the water supplied and the wastewater treated per year financed, based on the information included in the documentation of the financed projects included in the Green Bonds portfolio.

Circular Economy Impact

24,248
tn/year

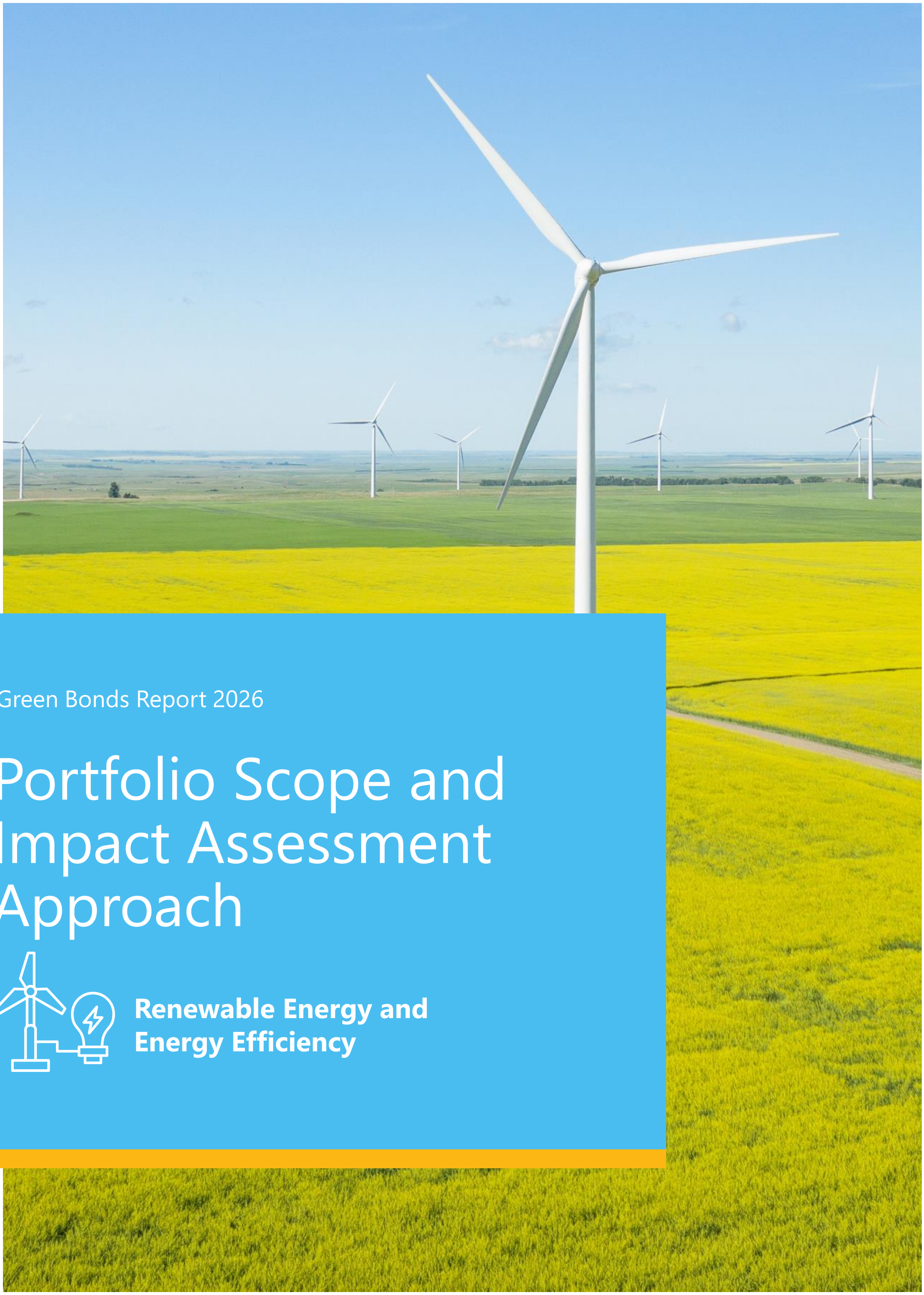
1.36
average of tn /year per €Mn invested (Total portfolio)

Equivalent to:
54,860
the waste generated by this many people per year (12)

The pollution prevention and control impact corresponds to the waste collected and recycled per year financed, based on the information included in the documentation of the financed projects included in the Green Bonds portfolio.

For further details, please refer to CaixaBank Sustainable Fundación Framework

(9) U.S.A. Environmental Protection Agency (EPA) GHG Calculator https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator
(10) Estimation based on average electricity consumption per household reported by ODYSSEE-MURE (2023) https://www.odyssee-mure.eu/publications/efficiency-by-sector/households/eu.pdf
(11) INE .Impact calculated taking as a reference the per capita water consumption in Spain in 2024, the last year for which reliable national data is available
(12) EAE Business School. Impact calculated considering per capita waste generation in Spain in 2021, the latest year for which reliable data is available.



Green Bonds Report 2026

Portfolio Scope and Impact Assessment Approach

Renewable Energy and Energy Efficiency

Renewable Energy and Energy Efficiency

CaixaBank's financing under the Renewable Energy and Energy Efficiency category supports the deployment, expansion and integration of low-carbon energy systems. The category is central to the Bank's green portfolio, as decarbonising electricity generation and strengthening the infrastructure that enables renewable energy are essential to achieving climate mitigation objectives.

As of 31 December 2025, this category represented €9.7 billion of CaixaBank's qualifying green portfolio, across 188 financial transactions. It therefore remained the largest category in the portfolio, accounting for 54.1% of total qualifying green assets. The financed portfolio includes solar, onshore and offshore wind, mixed renewable portfolios, hydropower, hydrogen, transmission lines, battery storage and other renewable energy-related assets. The portfolio combines mature renewable technologies with assets that support the integration and scaling of clean energy systems. Solar and wind projects continue to represent a substantial share of the category, while financing for transmission infrastructure, battery storage and hydrogen reflects the broader investment needs of the energy transition. These activities are relevant not only because they increase renewable generation capacity, but also because they help address system-level constraints linked to intermittency, grid integration and the flexibility required for a higher share of renewable electricity.

CaixaBank's financed renewable energy portfolio is geographically diversified. While Europe represents the largest share of financed projects and allocated amounts, the portfolio also includes assets in North America and South America. Spain remains a significant market within the category, reflecting CaixaBank's role in supporting the domestic energy transition while also contributing to the international deployment of renewable energy infrastructure.

The environmental impact assessment for this category focuses on indicators that capture both financed capacity and expected annual performance. These include installed renewable capacity, renewable energy generation and estimated greenhouse gas emissions avoided. In 2025, CaixaBank's financing was associated with 7.1 GW of installed renewable capacity and 15,056.4 GWh of clean energy generation per year. The underlying calculations and attribution approach are described in the Methodology section of this report.

7 AFFORDABLE AND CLEAN ENERGY

Renewable Energy and Energy Efficiency

CaixaBank finances renewable energy projects that play a critical role in accelerating the shift toward a net-zero emissions economy. Eligible operations under this category include the development, construction, and repowering of solar and wind power plants, as well as supporting infrastructure. In addition, the portfolio includes projects related to the production of green hydrogen used in heavy industry and biodiesel used for transport. These projects are selected based on clear environmental criteria and expected climate benefits, and they contribute directly to increasing the share of clean energy in the global mix.

Eligible Projects under this category include(13):

Activities that meet the applicable Eligibility Criteria set out in the Appendix of CaixaBank's Sustainable Funding Framework for the following EU Taxonomy economic activities: Manufacture of renewable energy technologies.

- Renewable energy technology and equipment, including the manufacture, installation, maintenance and repair of renewable energy technologies, as well as equipment for the production and use of hydrogen.
- Renewable electricity generation, including solar photovoltaic, concentrated solar power, wind, hydropower, geothermal and bioenergy projects.
- Electricity transmission and distribution infrastructure, including grid infrastructure and equipment that supports the integration and use of low-carbon and renewable electricity.
- Energy storage and flexibility solutions, including electricity storage, battery manufacturing and hydrogen storage.
- Hydrogen-related activities, including the manufacture of hydrogen and related production or end-use equipment, where aligned with the applicable eligibility criteria.
- Renewable fuels, including the manufacture of biogas, biofuels for transport and bioliquids.

Case study of the portfolio

R. Power

Technology
Solar Photovoltaic

Country
Portugal

Project status
New assets under construction

CaixaBank and BPI have financed R.Power, one of Europe's leading independent renewable energy producers, through a €38.6 million green project finance agreement to support photovoltaic projects in Portugal.

The financing will be used to refinance existing assets and fund the construction of eight large-scale solar photovoltaic plants, with a total capacity of 68 MWp. The projects are backed by a long-term Power Purchase Agreement with one of Europe's leading energy groups, under which R.Power expects to deliver approximately 552 GWh of electricity between 2025 and 2034.

CaixaBank and BPI acted as Mandated Lead Arrangers, with CaixaBank also acting as Green Loan Coordinator and BPI as Agent Bank. The transaction reinforces CaixaBank's support for renewable energy deployment in Europe and its role in financing projects that contribute to the transition towards a low-carbon and climate resilient energy grid.

(13) CaixaBank Sustainable Fundación Framework

Renewable Energy and Energy Efficiency

CaixaBank continues to scale up its financing of renewable energy assets, channeling capital into utility-scale wind and solar power projects, as well as green hydrogen and biodiesel production activities that align with the EU Green Taxonomy as well as with ICMA Green Bonds Principles criteria. These operations reflect both CaixaBank's climate commitment and growing market demand for sustainable infrastructure investments.

€9.7Bn

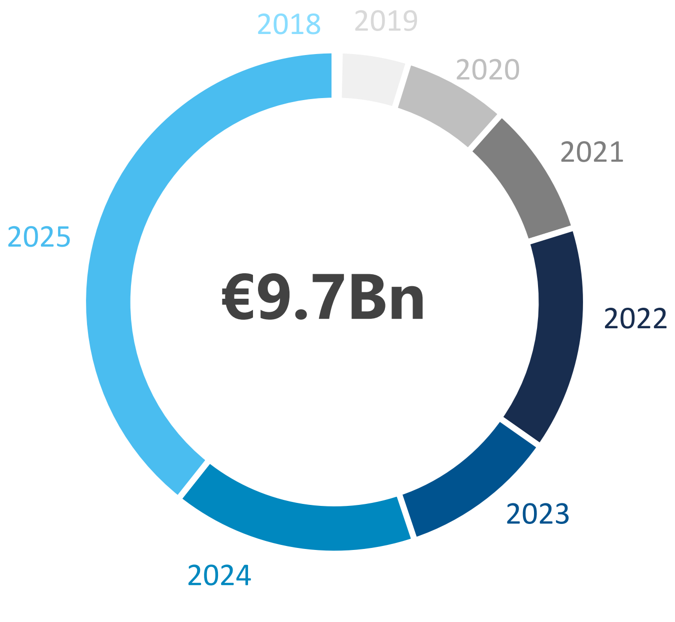
54.1% of CaixaBank's Green Bond portfolio consists of transactions that contribute to ensuring access to affordable, reliable, sustainable and reliable energy for all.

188
Number of loans for renewable energy projects

51.4
Average €Mn/loan

8.4
Average time to maturity (years)

Loans by vintage (14)



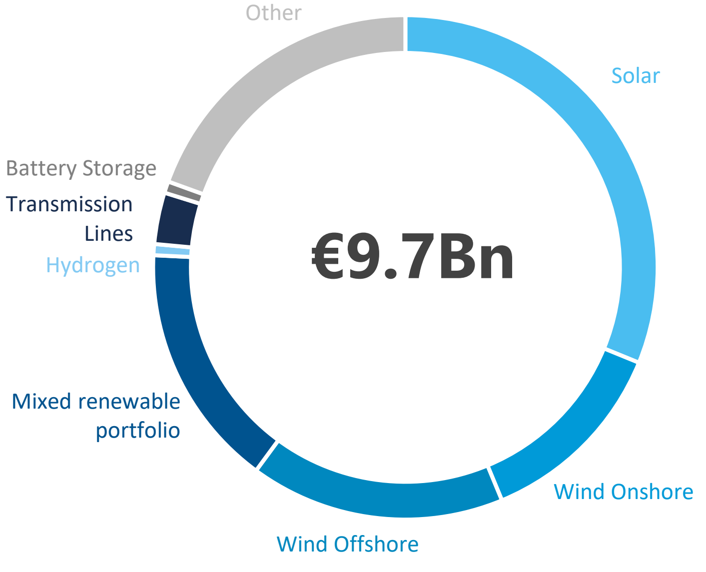
2018	0.3%	€0.03Bn
2019	4.5%	€0.43Bn
2020	6.8%	€0.65Bn
2021	8.6%	€0.83 Bn
2022	14.5%	€1.40Bn
2023	10.1%	€0.97Bn
2024	15.9%	€1.53Bn
2025	39.3%	€3.80Bn

(14) Minor discrepancies between totals and the sum of components are due to rounding conventions applied during data presentation

Renewable Energy and Energy Efficiency

CaixaBank's renewable energy portfolio reflects a diversified commitment to the energy transition, with financing directed not only to mature technologies such as onshore wind and photovoltaic solar, but also to emerging solutions like green hydrogen. This broad technological mix supports system resilience and accelerates the shift to a decarbonized energy matrix.

Breakdown by technology



	Number of projects	
31% - €3.01Bn	52	Solar
13% - €1.21Bn	37	Wind Onshore
16% - €1.58Bn	20	Wind Offshore
16% - €1.51Bn	13	Mixed renewal
3% - €0.32Bn	4	Transmission lines
1% - €0.07Bn	2	Battery Storage
1% - €0.07Bn	1	Hydrogen
19% - €1.88Bn	59	Other

Among the loans Included in this category are €Mn 1,517.5 in allocated funds to renewable energy projects that have been categorized as enabling, and are thus excluded from outcome-related indicators, such as avoided emissions, where attribution cannot be established with sufficient reliability or where their inclusion could increase the risk of double counting.

Breakdown by status/region

Although invested with a high proportion in Europe, CaixaBank's renewable energy portfolio is diversified geographically, demonstrating the bank's commitment to facilitating a global scaling of renewable energy infrastructure. For instance, 60% of the financed renewable energy projects are located in Europe (representing 79% of the allocated loan amount), while 15% are in North America (13% of loans funded), and 4% in South America (4% of loans funded). 39% of the financed renewable energy projects are located in Spain (46% of allocated funds). In terms of status, 84% of the funded projects are currently operational.

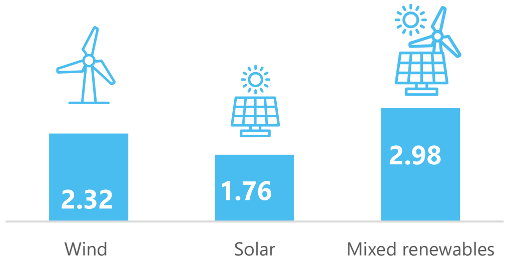
Renewable Energy and Energy Efficiency

The financed energy projects are delivering substantial climate benefits, including over 7.1 GW of installed capacity and a projected annual reduction of 3,9 million tonnes of CO_2e emissions[15]. These results underscore the tangible contribution of CaixaBank's lending to national, regional and global energy transition objectives.

43.68 GW (Total portfolio)

Installed Capacity (GW)

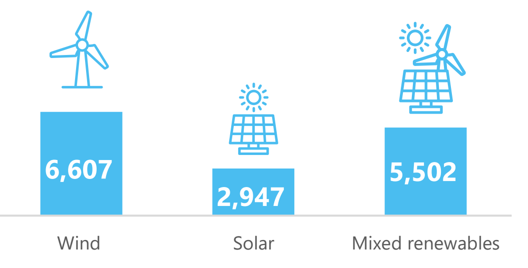
Financed by CaixaBank **7.06** Total GW



129,855 GW/year (Total portfolio)

Renewable Energy Generation (GW/year)

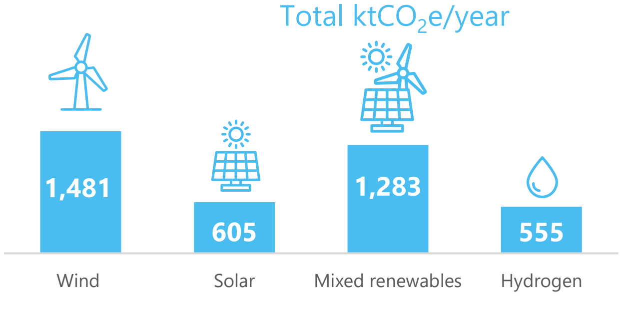
Financed by CaixaBank **15,056** Total GW/year



39,144 ktCO$_2$e/year (Total portfolio)

GHG Emissions Avoided (ktCO$_2$e/year)

Financed by CaixaBank **3,924** Total ktCO$_2$e/year



206,258 tH$_2$ (Total portfolio)

Green Hydrogen Generated

Financed by CaixaBank

26,443 Total tH$_2$

1.56 Average green energy generated (GW/year) per €Mn invested in SDG7

406 Average GHG Emissions Avoided (tCO$_2$e/year) per €Mn invested in SDG7

In addition to the geographical diversity previously mentioned, CaixaBank's funded renewable energy portfolio encompasses a variety of technologies, contributing to the development of a resilient renewable energy grid. CaixaBank's financing has enabled an additional installed capacity of 7.06 GW, facilitating the generation of 15,056 GWh of clean, reliable energy per year. To meet the ambitious decarbonization goals outlined in the Paris Agreement, a rapid and significant scaling of these technologies will be essential. In this context, CaixaBank's funded renewable portfolio contributes to an annual reduction of 3,924 kilotons of CO_2 emissions, representing 406 tCO_2 per million financed. In addition, CaixaBank's funding has facilitated the production of 206 kilotons of green hydrogen.

(15) The operations financed in this category by CaixaBank include loans for transmission lines, battery storage, engineering firms dedicated to the construction and maintenance of renewable installations as well as component manufacturers, all of which are eligible and, thus, taken into consideration throughout the report in terms of the amount financed by CaixaBank (€) and the number of projects (#). However, these enabling technologies are not included in terms of impact indicators since the parameters included in the impact indicators (installed capacity, energy generated and GHG emissions) are not attributable to these projects.

Green Bonds Report 2026

Portfolio Scope and Impact Assessment Approach

Green Buildings

Green Buildings

CaixaBank's financing under the Green Buildings category supports the development, acquisition and renovation of buildings with high environmental performance. The category reflects the strategic importance of the built environment in the transition to a low-carbon economy, given the role of buildings in energy consumption, emissions and long-term urban resilience.

As of 31 December 2025, this category represented €6.57 billion of CaixaBank's qualifying green portfolio, across 25,132 financial transactions. The portfolio includes both retail green mortgages and commercial real estate financing, allowing CaixaBank to support environmental performance improvements across residential, commercial and mixed-use building stock. Retail mortgages accounted for €4.55 billion and 25,062 loans, while commercial real estate represented €2.02 billion across 70 loans.

The category is closely aligned with CaixaBank's broader sustainability strategy, particularly its commitment to mobilise finance for efficient buildings and to support customers in the transition towards lower-emission assets. By directing capital towards buildings with lower primary energy demand, high energy performance certificates or recognised environmental certifications, CaixaBank helps accelerate the market shift towards real estate assets that are more efficient, resilient and compatible with climate mitigation objectives.

The financed portfolio generated an estimated 51.4 GWh of annual energy consumption avoided and 9,960 tCO_2 of annual greenhouse gas emissions avoided. These results are calculated from the performance of the financed assets against relevant eligibility thresholds and benchmarks, applying the methodology described in this report. As in other categories, the impact indicators should be read together with the underlying methodological assumptions, particularly given the diversity of building types, geographies, certification systems and data sources included in the portfolio.

The analysis presented in the following pages distinguishes between retail mortgages and commercial real estate. This distinction provides a clearer view of the category's two main channels of impact: the financing of energy-efficient homes for households, and the financing of larger real estate assets that incorporate sustainability criteria in their design, construction, acquisition or operation.

7 AFFORDABLE AND CLEAN ENERGY

11 SUSTAINABLE CITIES AND COMMUNITIES

Green Buildings

CaixaBank finances a broad range of real estate assets, including both residential and commercial developments that meet rigorous environmental standards. Eligible assets include newly built homes and buildings that demonstrate superior energy performance, as well as commercial real estate projects that incorporate sustainability criteria throughout design, construction, and operation.

Eligible Projects under this category include[16]:

Eligible projects under this category include activities that meet the applicable Eligibility Criteria set out in the Appendix of CaixaBank's Sustainable Funding Framework, including:

- Construction of new buildings with high energy performance, including buildings whose primary energy demand is below the applicable nearly zero-energy building threshold or that meet the relevant equivalent performance criteria.
- Renovation of existing buildings, including major renovations or other renovation works that deliver material improvements in primary energy demand.
- Installation, maintenance and repair of energy efficiency equipment, including individual measures that improve the energy performance of buildings or building systems.
- Acquisition and ownership of buildings, including residential, commercial, public service or industrial buildings that meet the applicable energy performance, certification or top-performing building stock criteria.

(16) CaixaBank Sustainable Fundación Framework

Green Buildings – Retail Mortgages

The following data provides a high-level overview of CaixaBank's Green Buildings financing as it relates to the underwriting of green mortgages. Together, these figures underscore the scale of the bank's residential green building activity and its role in channeling capital toward the decarbonization of the built environment.

€4.55Bn

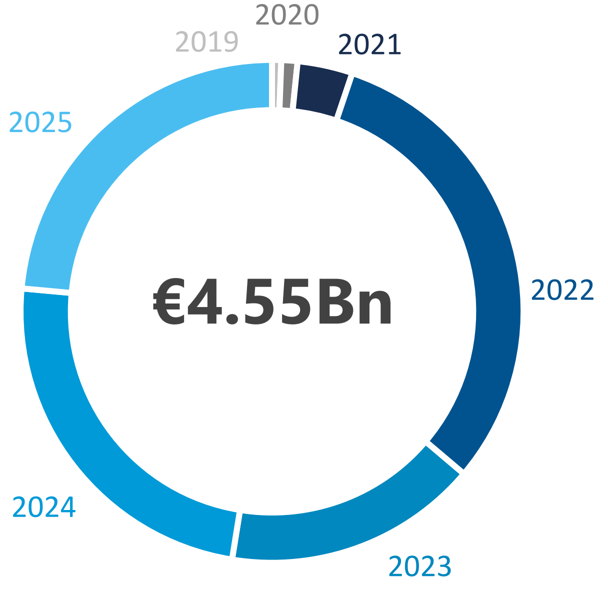
25.5% of CaixaBank's Green Bond portfolio consists of transactions to facilitate the purchase of energy efficient homes, contributing to target of developing sustainable, resilient and inclusive infrastructures.

25,062
Number of loans for units in green buildings

€181,603
Average loan amount

22.2
Average time to maturity (years)

Loans by vintage



2019	0.6%	€0.03Bn
2020	1.0%	€0.05Bn
2021	3.6%	€0.16Bn
2022	31.0%	€1.41Bn
2023	16.4%	€0.74Bn
2024	23.9%	€1.09Bn
2025	23.5%	€1.07Bn

Green Buildings – Retail Mortgages

CaixaBank's portfolio of green mortgage loans is broadly distributed across Spain, reflecting a nationwide commitment to decarbonizing the residential sector. In a country where a significant share of the housing stock predates modern energy efficiency standards, these loans support the acquisition of properties that meet rigorous sustainability criteria. By directing capital toward energy-efficient homes, the bank not only contributes to national climate objectives but also helps households reduce their long-term energy costs and enhance climate resilience at the local level.

Geographical distribution of loans (by province)

A Coruña	**240**	- €34.7M
Álava	**241**	- €34.2M
Albacete	**68**	- €9.1M
Alicante	**589**	- €85.1M
Almería	**111**	- €13.6M
Asturias	**267**	- €37.4M
Ávila	**29**	- €3.9M
Badajoz	**60**	- €7.4M
Barcelona	**4,615**	- €1,116.6M
Burgos	**427**	- €51.1M
Cáceres	**62**	- €8.6M
Cádiz	**205**	- €33.3M
Cantabria	**180**	- €27.2M
Castellón	**168**	- €22.4M
Ceuta	**2**	- €0.5M
Ciudad Real	**92**	- €11.1M
Córdoba	**192**	- €29.0M
Cuenca	**17**	- €2.0M
Girona	**825**	- €163.7M
Granada	**530**	- €71.0M
Guadalajara	**339**	- €37.0M
Gipuzkoa	**352**	- €61.7M
Huelva	**110**	- €15.0M
Huesca	**65**	- €7.5M
Illes Balears	**402**	- €107.8M
Jaén	**121**	- €13.8M
La Rioja	**143**	- €21.8M
Las Palmas	**222**	- €30.4M
León	**113**	- €14.6M
Lleida	**319**	- €53.9M
Lugo	**55**	- €5.8M
Madrid	**6,339**	- €1,297.7M
Málaga	**680**	- €167,1M
Murcia	**307**	- €47.0M
Navarra	**930**	- €128.9M
Ourense	**15**	- €1.8M
Palencia	**81**	- €8.4M
Pontevedra	**228**	- €34.3M
Salamanca	**88**	- €10.8M
Sta. Cruz Tenerife	**61**	- €11.0M
Segovia	**151**	- €17.0M
Sevilla	**1,603**	- €199.5M
Soria	**40**	- €3.5M
Tarragona	**615**	- €90.4M
Teruel	**25**	- €2.9M
Toledo	**213**	- €26.1M
Valencia	**1,323**	- €195.7M
Valladolid	**340**	- €46.8M
Vizcaya	**552**	- €85.5M
Zamora	**9**	- €0.8M
Zaragoza	**301**	- €45.2M

Green Buildings – Retail Mortgages

The environmental benefits of CaixaBank's green mortgage portfolio extend beyond individual households, contributing to the broader decarbonization of Spain's built environment. By financing homes with higher energy performance, these operations support a structural shift toward a more efficient, low-emission housing stock.

Non-Renewable Primary Energy Demand (kWh/m^2)

37.14 kWh/m^2.year

Technical criteria of EU Taxonomy (A-B threshold of the EPC)

23.31 kWh/m^2.year

Average of financed properties

The reference building considered is that eligible according to the EU Taxonomy Regulation.

Financed by CaixaBank

13,776
Avoided Energy Consumption (MWh)

4,039.8
Avoided GHG emissions (tCO_2e)

3.03
Average avoided Energy Consumption (MWh/year) per €Mn of buildings financed by CaixaBank

0.89
Average avoided GHG emissions (tCO_2e/year) per €Mn of buildings financed by CaixaBank

As part of its efforts to facilitate a more climate neutral and resilient infrastructure, CaixaBank´s financing aims to promote and facilitate the construction of buildings with a smaller energy and emissions footprint. In this context, a building´s non-renewable primary energy demand (nrPED) is a metric commonly used to determine and compare the amount of energy that must be generated originally to meet the total energy demand of a building. In this report, the calculation of the impact achieved by CaixaBank's Real Estate portfolio has been improved, taking into consideration more demanding criteria aligned with emerging best practices. As a result, the average primary energy demand of the properties financed by CaixaBank is 23 kWh/m2, representing more than 37% reduction in energy demand than the buildings eligible for EU Taxonomy (37 kWh/m2), which corresponds to the A-B threshold of the Energy Performance Certificate. The implementation of these sustainable building techniques generates annual emissions savings of 4,040 tons of CO2.

Green Buildings – Commercial Real Estate

In addition to retail green mortgages, CaixaBank also finances commercial real estate projects that meet rigorous environmental performance criteria. These include developments in sectors such as offices, retail,, and hospitality, where building design and operational efficiency can generate significant energy and emissions savings.

€2.02Bn

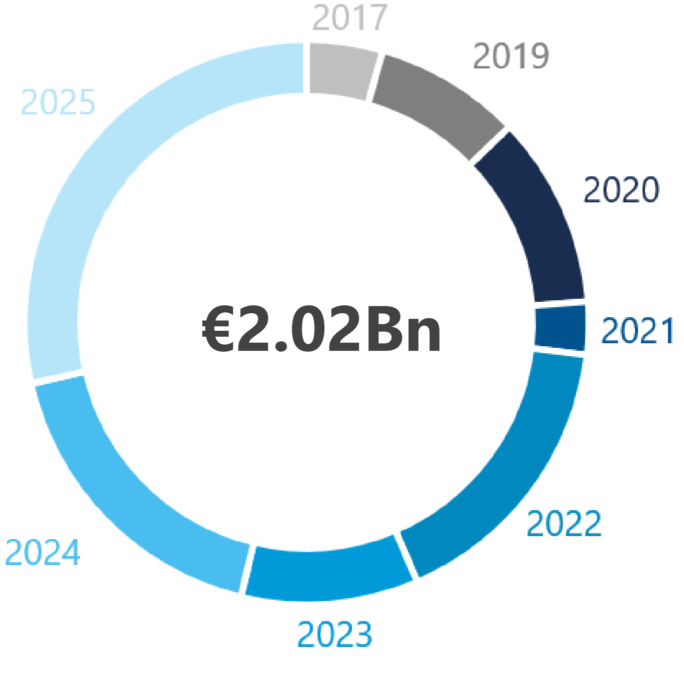
11.3% of CaixaBank's Green Bond portfolio consists of transactions that promote the design and construction of sustainable commercial buildings, contributing to the increased energy efficiency and decarbonization of the commercial real estate stock.

70
Number of loans for green buildings

28.8
Average loan amount

8.6
Average time to maturity (years)

Loans by vintage



4.4% - €0.09Bn
2017

8.4% - €0.17Bn
2019

11.0% - €0.22Bn
2020

3.0% - €0.06Bn
2021

16.7% - €0.34Bn
2022

10.2% - €0.20Bn
2023

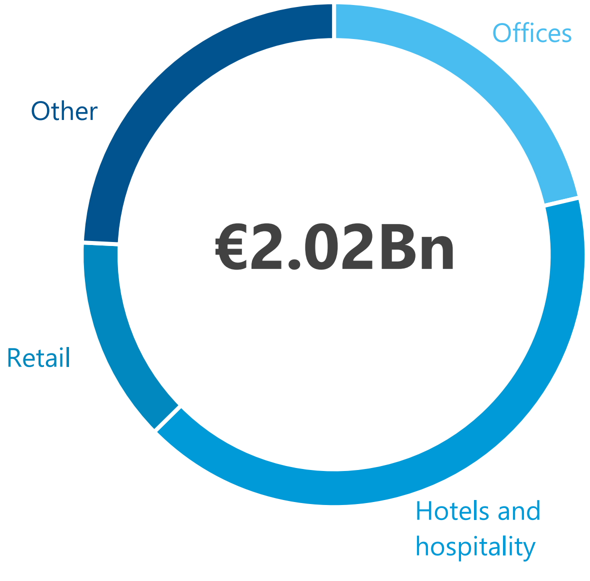
17.8% - €0.36Bn
2024

28.5% - €0.57Bn
2025

Green Buildings – Commercial Real Estate

CaixaBank's financing for commercial real estate is directed toward a diverse set of end uses, reflecting both market demand and the potential for emissions reductions across multiple segments of the economy. By supporting projects that span office buildings, hotels, and retail spaces, the bank contributes to the decarbonization of real estate assets with high energy intensity and strategic relevance.

Breakdown by Main Use



	Number of projects	
21.4% - €0.43Bn	18	Offices
41.3% - €0.83Bn	20	Hotels and hospitality
13.1% - €0.27Bn	11	Retail
24.2% - €0.49Bn	21	Other

Among the loans Included in this category are €Mn 6.4 in allocated funds to green commercial real estate projects that have been categorized as enabling, and are thus excluded from outcome-related indicators, such as avoided emissions, where attribution cannot be established with sufficient reliability or where their inclusion could increase the risk of double counting..

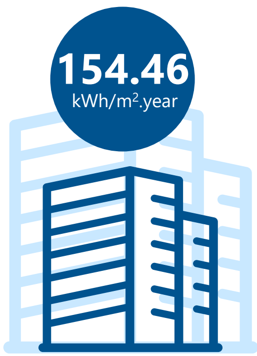
EU Taxonomy Alignment of Commercial Real Estate Portfolio

In terms of building infrastructure, CaixaBank Sustainable Funding framework aims to promote and facilitate the construction of buildings with a low primary energy demand, a reduced carbon footprint and that contribute to climate resilience. In this context, of the financed commercial buildings included in the green bond portfolio, 59% are rated A, while an additional 30% are rated B. The remaining 11% corresponds to a financed buildings that has achieved a "Gold" or above LEED certification. .

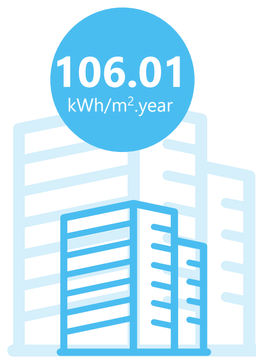
Green
Buildings – Commercial Real Estate

In addition to targeting buildings with the highest energy performance labels, CaixaBank's green commercial real estate portfolio demonstrates a consistent focus on quality and environmental integrity. The data show a clear concentration of financing toward assets that exceed European energy efficiency thresholds, reinforcing the bank's role in accelerating the market shift toward more sustainable real estate.

Non-Renewable Primary Energy Demand (kWh/m²)



Technical criteria of EU Taxonomy (A-B threshold of the EPC)



Average of financed properties

The reference building considered is that eligible according to the EU Taxonomy Regulation.

Financed by CaixaBank

37,638
Avoided Energy Consumption (MWh)

5,920
Avoided GHG emissions (tCO_2e)

18.7
Average avoided Energy Consumption (MWh/year) per €Mn of buildings financed by CaixaBank

2.9
Average avoided GHG emissions (tCO_2e/year) per €Mn of buildings financed by CaixaBank

In this report, **the calculation of the impact achieved by CaixaBank's Real Estate portfolio has been improved, taking into consideration more demanding criteria aligned with emerging best practices.** CaixaBank's financed portfolio saves nearly 31% of energy compared to the performance of a building that meets the EU taxonomy eligibility requirements, which corresponds to the A-B threshold of the Energy Performance Certificate.

The implementation of these sustainable building techniques generates annual emissions savings of 5,920 tons of CO2.

Green Bonds Report 2026

Portfolio Scope and Impact Assessment Approach

Clean Transportation

Clean Transportation

CaixaBank's financing under the Clean Transportation category supports the transition towards lower-emission, accessible and more sustainable mobility systems. The category reflects the strategic importance of transport decarbonisation within the broader shift to a low-carbon economy, particularly in urban and interurban mobility, where public transport, rail, zero-emission vehicles and enabling infrastructure play a central role in reducing greenhouse gas emissions and local air pollution.

As of 31 December 2025, this category represented €1.58 billion of CaixaBank's qualifying green portfolio, across 48 financial transactions. The portfolio accounted for 8.9% of total qualifying green assets and included financing for clean mobility operations, low- and zero-emission vehicles, clean transport infrastructure, electric charging infrastructure and related transport activities. More than two-thirds of the financing was originated in 2024 and 2025, reflecting the continued expansion of CaixaBank's support for sustainable mobility solutions.

This category fits directly within CaixaBank's sustainability strategy, which identifies clean mobility as one of the areas through which the Bank can help customers, companies and public-sector actors accelerate decarbonisation. By financing sustainable passenger and freight transport systems, CaixaBank contributes to infrastructure that can reduce reliance on more carbon-intensive modes of transport, support cleaner cities and improve access to efficient mobility services.

The financed portfolio was associated with an estimated 243.6 ktCO_2 of annual greenhouse gas emissions avoided and approximately 749.6 million passenger-kilometres per year supported through rail and road transport activities. These indicators capture the environmental contribution of financed assets where sufficient data are available. As in other categories, the reported impacts should be read together with the methodological assumptions set out in this report, particularly where financing supports infrastructure or enabling activities whose environmental benefits depend on the wider transport systems they make possible.

The analysis presented in the following pages therefore focuses on both the scale of financing and the measurable outcomes linked to the financed assets. It also distinguishes between direct clean mobility operations and enabling infrastructure, supporting a transparent interpretation of how CaixaBank's financing contributes to the transition towards sustainable transport.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

Clean Transportation

Eligible Projects under this category include[17]:

Eligible projects under this category include activities that meet the applicable Eligibility Criteria set out in the Appendix of CaixaBank's Sustainable Funding Framework, including:

- Low-carbon transport technologies and components, including the manufacture, repair, maintenance, retrofitting, repurposing or upgrade of zero-emission transport vehicles, rolling stock, vessels and essential mobility components.
- Rail transport and related systems, including passenger interurban rail, freight rail and rail rolling stock constituents that meet the applicable low-carbon or zero-emission criteria.
- Urban, suburban and road passenger transport, including public transport systems and zero-emission road vehicles aligned with the applicable eligibility criteria.
- Personal mobility and cycle logistics, including personal mobility devices, cycle logistics and related infrastructure.
- Road freight and light commercial transport, including eligible zero-emission vehicles and freight transport services that meet the applicable criteria.
- Inland, sea and coastal water transport, including eligible passenger and freight vessels, vessels for port operations and auxiliary activities, and retrofitting of waterborne transport assets.
- Infrastructure enabling low-carbon mobility, including infrastructure for rail transport, low-carbon road transport, public transport, electric vehicle charging, personal mobility, cycle logistics and low-carbon water transport.

Case study of the portfolio

Consulmar: supporting the electrification of port service vessels

CaixaBank has provided financing to Consulmar, S.L., a maritime services company specialised in port and vessel-assistance activities, including the collection and transport of MARPOL waste generated by ships. The financing supports the design, development and construction of a 100% electric auxiliary port vessel and a first modular waste-collection barge, aimed at reducing emissions from port operations as well as improving the efficiency and reducing the environmental impact of marine waste collection services.

The project builds on Consulmar's experience in specialised maritime-port services and its ongoing commitment to decarbonising its fleet. The new electric solution has been conceived as a modular and scalable system, featuring a single electric propulsion unit that can be combined with different barge modules, allowing the company to adapt the vessel configuration to different operational needs, types of service and nearby port locations. This design is intended to increase operational flexibility, optimise battery capacity and enable multiple services to be carried out in a single trip.

From an environmental perspective, the project contributes to the electrification of auxiliary port activities that have traditionally be heavily reliant on fossil-fuel-powered vessels or land-based transport. According to project estimates, the use of the barge could enable the annual collection of around 50,000 m^3 of MARPOL waste and avoid approximately 30 tonnes of CO_2 emissions linked to truck-based transport. As a result, beyond the direct emissions reduction, the project also supports the wider transition of port logistics towards cleaner, more efficient and lower impact maritime services.

(17) CaixaBank Sustainable Fundación Framework

Clean Transportation

CaixaBank's financing of clean transportation projects contributed to the development of more sustainable mobility systems across multiple geographies. Funded operations included the acquisition of low-emission bus fleets and investments in electric and rail transport infrastructure. These projects collectively help reduce GHG emissions, improve air quality, and advance the transition toward low-carbon, accessible urban transport networks.

€1.58Bn

8.9% of CaixaBank's Green Bond portfolio consists of transactions that promote the construction and operation of affordable and sustainable transport systems and mobility options.

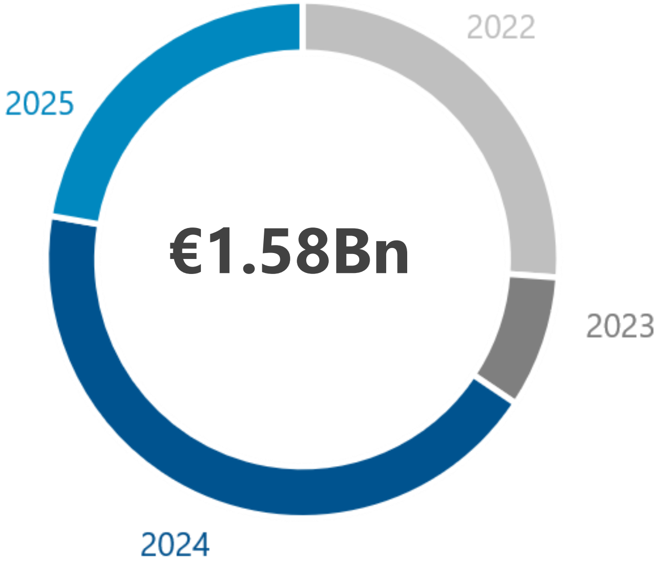
48
Number of loans for clean transport

33.0
Average €Mn/loan

5.1
Average time to maturity (years)

Loans by vintage

Ensuring that clean and convenient mobility solutions are available in urban areas is a key component of all municipal decarbonization strategies and are central to CaixaBank's Sustainable funding framework. Over two-thirds of the funding has been disbursed in the past two years (43% in 2024 and 22% in 2025).



	Number of projects	
26% - €0.41Bn	5	2022
9% - €0.13Bn	7	2023
43% - €0.68n	12	2024
22% - €0.35Bn	24	2025

Clean Transportation

CaixaBank's financing of clean transportation projects contributed to the development of more sustainable mobility systems across multiple geographies. Funded operations included the acquisition of low-emission bus fleets and investments in electric and rail transport infrastructure. These projects collectively help reduce GHG emissions, improve air quality, and advance the transition toward low-carbon, accessible urban transport networks.

Breakdown by Project Type

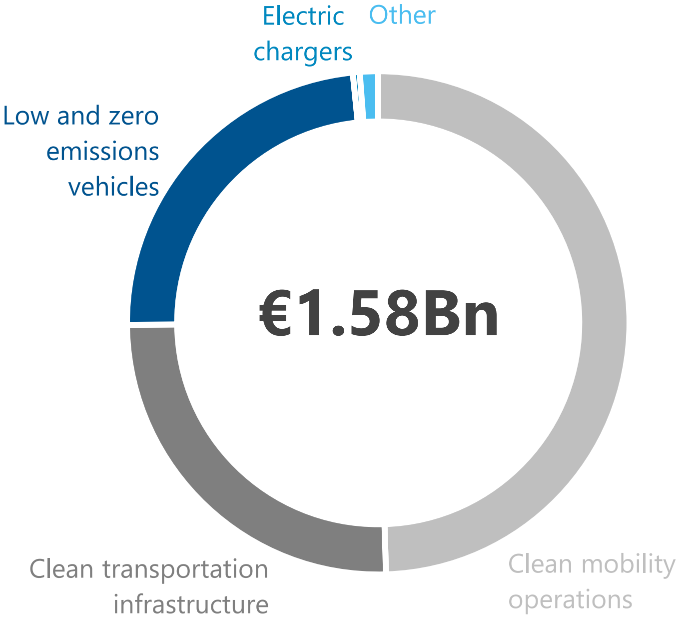
Clean transport options are pivotal to achieving the climate goals of the Paris Agreement, as they significantly reduce greenhouse gas emissions from one of the largest contributing sectors. Transitioning to clean public transportation options is essential to limit global warming and to promote a sustainable urban development. CaixaBank's financing contributes to an annual reduction of 244 kilotons of CO_2e emissions.

243.6 $ktCO_2e$ (Total portfolio)
GHG Emissions Avoided
($ktCO_2e$/year)
Financed by CaixaBank

0.2
Average of GHG emissions avoided per €Mn invested in SDG 11

749,617,811
Number of passengers per km / year (capacity of financed rail projects)

9,305
Number of beneficiaries of financed electric vehicle fleet



	Number of projects	
50% - €783.7Mn	12	Clean mobility operations
25% - €401.6Mn	11	Clean transportation infrastructure
24% - €372.1Mn	16	Low and zero emissions vehicles
0% - €7.0Mn	1	Electric chargers
1% - €18.6Mn	8	Other

Among the loans Included in this category are €Mn 413 in allocated funds to clean transportation projects that have been categorized as enabling, and are thus excluded from outcome-related indicators, such as avoided emissions, where attribution cannot be established with sufficient reliability or where their inclusion could increase the risk of double counting..

Green Bonds Report 2026

Portfolio Scope and Impact Assessment Approach

Sustainable water and wastewater management

Sustainable water and wastewater management

CaixaBank's financing under the Sustainable Water and Wastewater Management category supports infrastructure and services that improve water quality, strengthen water-use efficiency and enable the treatment, reuse and responsible management of water resources. The category reflects the strategic importance of the water cycle in a changing climate, where water scarcity, pollution, urban growth and extreme weather events place increasing pressure on essential infrastructure and natural systems.

As of 31 December 2025, this category represented €27.75 million of CaixaBank's qualifying green portfolio, across 3 financial transactions. Although smaller in financial volume than other green categories, the financed operations address a core environmental priority: ensuring that water supply and wastewater treatment systems operate efficiently, protect ecosystems and support public health.

The category is aligned with CaixaBank's broader sustainability strategy by directing capital towards projects that contribute to climate resilience, resource efficiency and the sustainable use and protection of water and marine resources. Water and wastewater infrastructure is also closely linked to the CaixaBank's wider commitment to finance assets that support a more resilient economy, particularly where environmental performance depends not only on reducing emissions, but also on safeguarding critical natural resources.

The financed portfolio contributed to the treatment of 6.4 hm^3 of wastewater per year and supported the supply of 2.76 hm^3 of water per year. It was also associated with an estimated 375.21 tCO_2e of annual greenhouse gas emissions avoided. These indicators capture the operational contribution of financed assets where sufficient project-level data are available and should be read together with the methodological assumptions set out in this report.

By separating this category from Clean Transportation in the present report, the analysis provides a clearer view of CaixaBank's contribution to sustainable water management. It also better reflects the structure of the updated Sustainable Funding Framework, where water-related activities form a distinct green category linked to the ICMA Green Bond Principles, the EU Taxonomy and the relevant Sustainable Development Goals.

6 CLEAN WATER AND SANITATION

Sustainable water and wastewater management

CaixaBank finances water and wastewater management projects that support the efficient use, treatment and protection of water resources. Eligible assets include water collection, treatment and supply systems, wastewater collection and treatment infrastructure, renewal of existing networks and facilities, and solutions that contribute to improved water efficiency, wastewater treatment, climate resilience and the protection of natural water systems.

Eligible Projects under this category include[18]:

Eligible projects under this category include activities that meet the applicable Eligibility Criteria set out in the Appendix of CaixaBank's Sustainable Funding Framework, including:

- Water collection, treatment and supply systems, including the construction, extension, operation, maintenance and renewal of networks and facilities that improve water-use efficiency, water quality, supply reliability or leakage performance.
- Wastewater collection and treatment systems, including the construction, extension, operation and renewal of wastewater treatment plants, sewer networks and related infrastructure that meet applicable energy-efficiency and environmental performance criteria.
- Water supply for human consumption, including the construction, operation or renewal of water supply networks that meet the applicable criteria on leakage levels, metering, permits and protection of affected water bodies.
- Nature-based solutions for flood and drought risk prevention and protection, including river, lake, wetland, coastal and river-basin measures that enhance natural water retention, biodiversity and water quality.
- Flood risk prevention and protection infrastructure, where aligned with the applicable climate adaptation criteria and supported by appropriate climate risk and vulnerability assessment.
- The category excludes activities such as treatment of wastewater produced from fossil fuel operations, desalination plants, and new or expanded water supply networks that may negatively affect water bodies that are not in good status or potential for reasons related to water quantity.

(18) CaixaBank Sustainable Funding Framework

Sustainable water and wastewater management

CaixaBank continues to support strategic investments in wastewater treatment infrastructure aimed at improving water quality and promoting more efficient resource management. The financed projects enhance treatment capacity, ensure compliance with environmental standards, and contribute to the protection of ecosystems, particularly in regions facing increasing water stress.

€0.03Bn

0.2% of CaixaBank's Green Bond portfolio consists of transactions aimed at ensuring the availability of clean, safe drinking water and the sustainable management of sanitation for all.

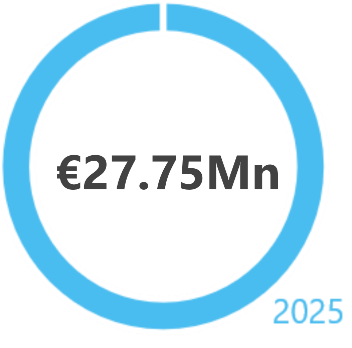
3
Number of loans for Water and Wastewater management

9.2
Average €Mn/loan

1.2
Average time to maturity (years)

Loans by vintage

One of the primary targets of CaixaBank's Sustainable Funding framework in relation to clean water and sanitation, is to foster integrated water resource management solutions, improve the quality of water and the efficacy and efficiency of wastewater treatment.



Number of projects		
100% - €27.75mn	3	2025

A clean supply of water and effective wastewater treatment are crucial for not only safeguarding public health and the environment but also ensuring the sustainable management of water resources, which is essential for economic stability and quality of life. CaixaBank's funding enables the effective treatment of 6.4 millions of m3 of wastewater, avoiding the release of hazardous chemicals and materials to vital waterways. In addition, funded operations permitted the supply of an additional of 2.76 millions of m3 of safe, quality drinking water. As part of our commitment to achieve a high level of rigor in the reported impact estimates while maintaining a conservative approach, ensures its calculation methodology allows for accurately capturing the portion of the impact attributable to CaixaBank's funding.

6.40
Total amount of water treated (Mm^3) / year

0.23
Total amount of water treated (Mm^3) per €Mn invested in Sustainable Water and Wastewater category

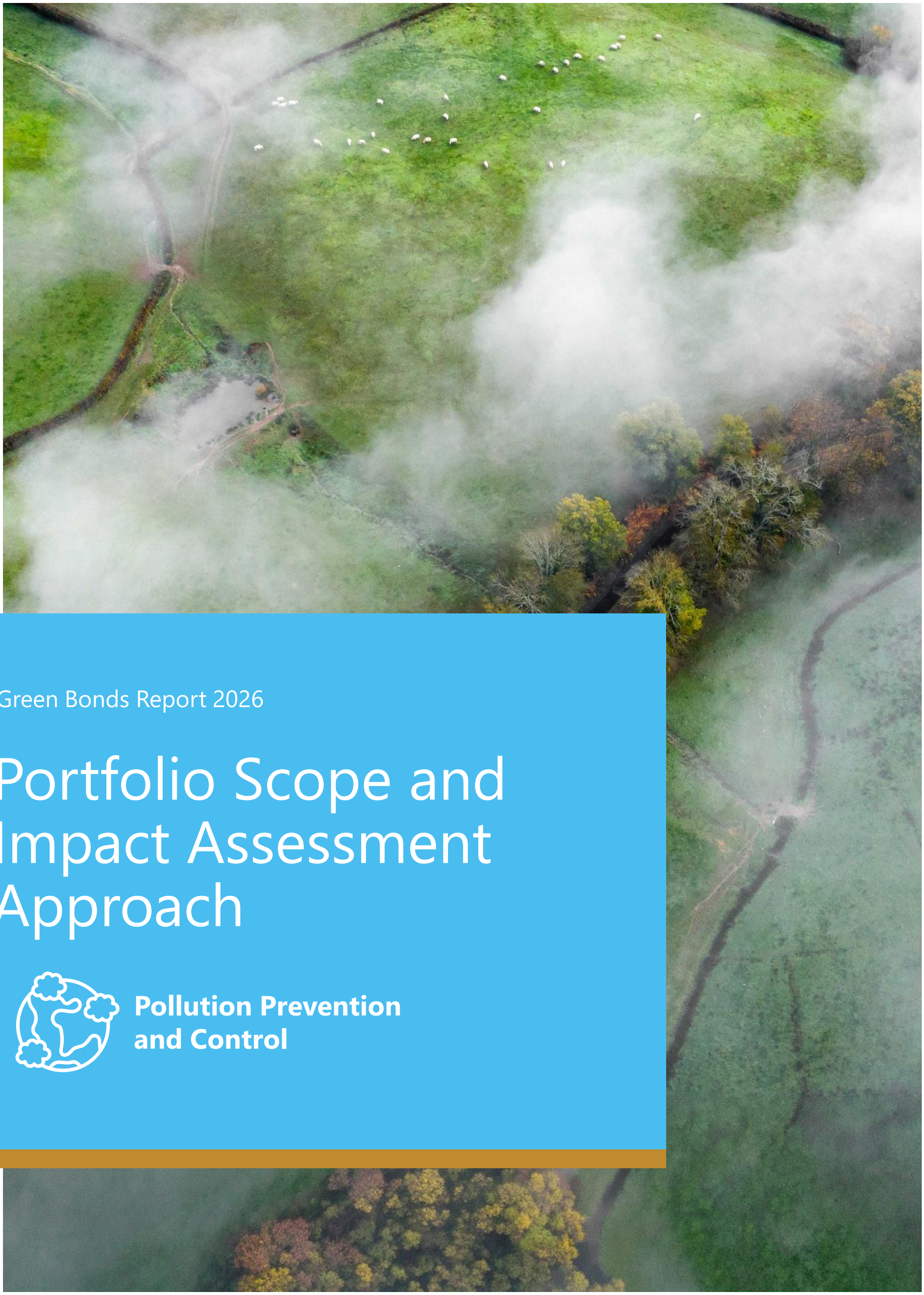
2.76
Total amount of water supplied (Mm^3) / year

0.10
Total amount of Mm^3 per €Mn invested in Sustainable Water and Wastewater category

0.38
GHG Emissions Avoided (ktCO2/year)

0.01
Average of GHG emissions avoided per €Mn invested in Sustainable water and wastewater management projects

CaixaBank



Green Bonds Report 2026

Portfolio Scope and Impact Assessment Approach

Pollution Prevention and Control

Pollution Prevention and Control

CaixaBank's financing under the Pollution Prevention and Control category supports activities that contribute to waste prevention, collection, treatment, recovery and recycling. The category broadens the scope of the green portfolio beyond energy, buildings, transport and water infrastructure, reflecting the importance of circular economy solutions in reducing pressure on natural resources, limiting pollution and avoiding greenhouse gas emissions linked to waste management.

As of 31 December 2025, this category represented €21.74 million of CaixaBank's qualifying green portfolio, across 10 financial transactions. Although it accounts for a limited share of total qualifying green assets, the category captures activities with clear environmental relevance, including glycerin recycling, PET recycling, metal collection and recycling, waste collection and other circular economy-related operations.

This category fits within CaixaBank's broader sustainability strategy by supporting the transition towards more resource-efficient production and consumption models. Waste prevention, material recovery and recycling reduce the need for virgin materials, help divert waste from lower-value treatment routes and contribute to a more circular economy. Where applicable, carbon transport and storage-related activities may also contribute to climate change mitigation, provided they meet the eligibility criteria established in the Sustainable Funding Framework.

The financed portfolio was associated with 14,093 tonnes of waste collected per year, 10,155 tonnes of waste recycled per year and an estimated 3,562 tCO_2e of annual greenhouse gas emissions avoided. These indicators provide a focused view of the operational environmental benefits linked to financed activities. As with other categories, reported impacts are based on available project-level information and should be read together with the methodological assumptions set out in this report.

By incorporating Pollution Prevention and Control as a distinct reporting section, this report gives greater visibility to CaixaBank's contribution to circular economy objectives and to the environmental benefits of waste management and material recovery activities within the green bond portfolio.

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Pollution Prevention and Control

CaixaBank finances pollution prevention and control projects that support waste management, material recovery, recycling and the transition towards a more circular economy, including operations such as glycerin recycling, PET recycling, metal collection and recycling, and waste collection. Eligible assets include source-segregated collection and transport of non-hazardous waste, biological treatment of organic waste, material recovery and recycling processes, and, where applicable, carbon transport and permanent geological storage infrastructure.

Eligible Projects under this category include[19]:

Eligible projects under this category include activities that meet the applicable Eligibility Criteria set out in the Appendix of CaixaBank's Sustainable Funding Framework, including:

- Source-segregated non-hazardous waste collection and transport, including systems that support separate collection and improve the recovery potential of waste streams.
- Biological treatment and recovery of organic waste, including anaerobic digestion of sewage sludge, anaerobic digestion of bio-waste and composting of bio-waste, where the resulting outputs are used in accordance with the applicable criteria.
- Material recovery from non-hazardous waste, including sorting and processing activities that convert separately collected waste into secondary raw materials suitable to substitute virgin materials.
- Circular economy and recycling activities, including recovery processes for materials such as plastics, metals and other recyclable waste streams.
- Carbon transport and permanent geological storage infrastructure, including the transport of captured CO_2 and underground permanent geological storage, where aligned with the applicable eligibility criteria and exclusions.

(19) CaixaBank Sustainable Funding Framework

Pollution Prevention and Control

CaixaBank finances a targeted set of circular economy and waste-management operations, including glycerin recycling, PET recycling, metal collection and recycling, and waste collection. These activities support the recovery of secondary raw materials, reduce reliance on virgin resources, and help divert waste from lower-value treatment routes, contributing to resource efficiency, pollution prevention and lower greenhouse gas emissions.

€0.02Bn

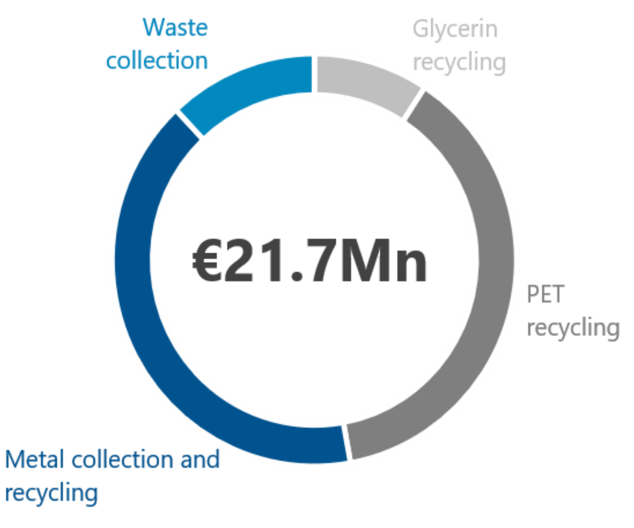
0.1% of CaixaBank's Green Bond portfolio consists of transactions aimed at promoting a circular economy

10
Number of loans for pollution prevention and control projects

2.2
Average €Mn/loan

2.58
Average time to maturity (years)

Loans by Type of Project



	Number of projects	
9% - €2.0Mn	1	Glycerin Recycling
38% - €8,2Mn	2	PET recycling
41% - €8.9Mn	5	**Metal collection and recycling**
12% - €2.6Mn	2	Waste collection

14,093
Total amount of waste collected (tn) / year

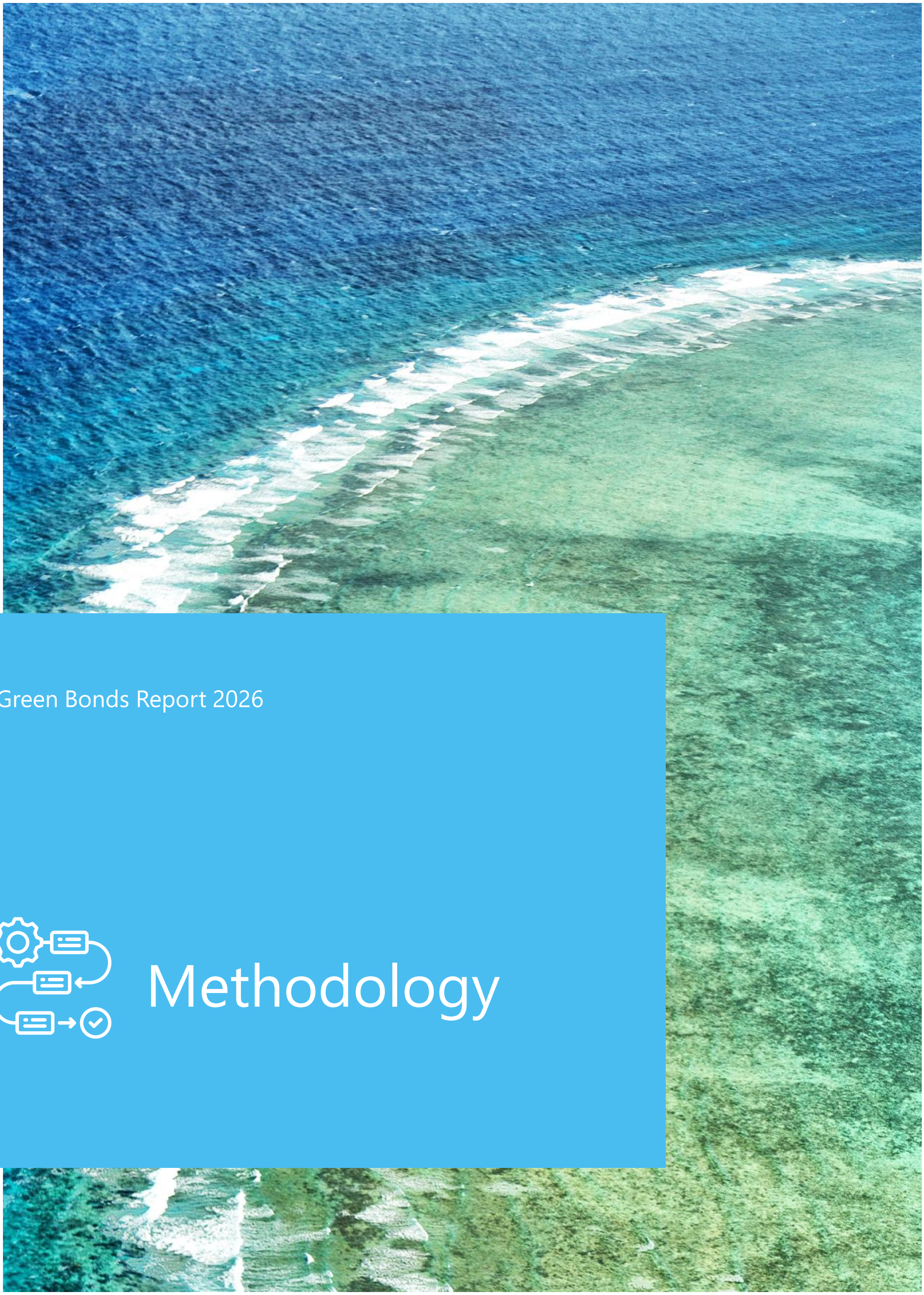
648
Total amount of waste collected (tn) / year per €Mn invested in Pollution Prevention and Control category

10,155
Total amount of waste recycled (tn) / year

467.1
Total amount of waste recycled (tn) / year per €Mn invested in Pollution Prevention and Control category

3.56
GHG Emissions Avoided ($ktCO_2$/year)

0.16
Average of GHG emissions avoided per €Mn invested in Pollution Prevention and Control management projects



Green Bonds Report 2026

Methodology

Methodology for Impact Assessment – Treatment of loans originated during the reporting year

For loans originated during the reporting year, reported impact is prorated from the loan origination date to year-end, rather than calculated on a full-year basis. Under this approach, only the portion of annual impact corresponding to the period during which CaixaBank's financing was outstanding within the reporting year is attributed to the Bank.

This represents a refinement of the impact calculation methodology used for the report preparation. It strengthens the attribution of environmental impacts to CaixaBank's financing by aligning the reported impact more closely with the actual period of exposure during the year. It also reduces the risk of overstating the impact associated with newly originated financing, particularly where a loan was granted late in the reporting period.

As a result, the impact figures reported in the current report may not be fully comparable with those disclosed in previous CaixaBank Green Bonds reports, where loans originated in the reporting year have been treated on a full-year basis. This methodological update should therefore be taken into account when assessing year-on-year changes in reported impact indicators.

For illustrative purposes, if the impact of loans originated during the reporting year had been calculated on a full-year basis, the Renewable Energy and Energy Efficiency category would have reported 17,633 GWh/year of renewable energy generation, compared with 15,056 GWh/year under the updated methodology. Avoided emissions in the same category would have amounted to 4,601 ktCO_2e, compared with the 3,924 ktCO_2e reported in this year's report using the updated methodology. In Clean Transportation, avoided emissions would have amounted to 248 ktCO_2e, compared with 244 ktCO_2e reported. Similarly, in the Green Buildings category, avoided emissions would have amounted to 10,168 tCO_2e, compared with 9,960 tCO_2e reported.

Qualifying Green Portfolio indicators (I/II)

Indicator	Definition	Data source	SDG
Total number of financial transactions	Loans, in number, included in the Green Bonds portfolio		
# loans for renewable energy projects / # loans for green buildings / # loans for clean transport / # loans for water & wastewater management # loans for pollution prevention and control	Loans, in number, included in the Green Bonds portfolio broken down by category and SDG		
Average loan amount	Average amount, in millions of euros (€Mn), per loan included in the Green Bonds portfolio		
Average time to maturity	Average time, in years, to date on which a borrower's final loan payment is due		
Loans by vintage - Nº projects / buildings	Loans, in number, included in the Green Bonds portfolio broken down by year of origination (new financing: 2025; outstanding financing: 2017, 2018, 2019, 2020, 2021, 2022, 2023 and 2024)		
Loans by vintage - Amount	Amount, in € and %, included in the Green Bonds portfolio broken down by year of origination (new financing: 2025; outstanding financing: 2017, 2018, 2019, 2020, 2021, 2022,2023 and 2024)		
Breakdown by region - Amount	Amount, in € and %, included in the Green Bonds portfolio broken down by region		

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Qualifying Green Portfolio indicators (II/II)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Breakdown by technology - Nº projects	Loans, in number of projects, included in the Green Bonds portfolio broken down by the technology (Solar, Wind, Mixed renewables, Hydrogen, Transmission Lines, Other Infrastructure)		7
Breakdown by technology - Amount	Amount, in € and %, included in the Green Bonds portfolio broken down by the technology (Solar, Wind, Mixed renewables, Hydrogen, Transmission Lines, Other Infrastructure)		7
Breakdown by status - Nº projects	Loans, in number of projects, included in the Green Bonds portfolio broken down by project status (Under construction, In operation)		7
Breakdown by main use - Nº buildings	Loans, in number of buildings, included in the Green Bonds portfolio broken by the main use (Office, Hotels, Retail, Other)		7, 11
Breakdown by main use - Amount	Amount, in € and %, included in the Green Bonds portfolio broken down by the main use (Office, Hotels, Retail, Other)		7, 11
Breakdown by EPC Category - Nº buildings	Loans, in number of buildings and %, included in the Green Bonds portfolio broken down by EPC category (A or B)		7, 11

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (I/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Installed capacity of portfolio projects (GW)	Nominal installed capacity, in GW, indicated in the Technical Due Diligence of the financed projects included in the Green Bonds portfolio. In case it is differentiated in the Technical Due Diligence, the installed capacity informed will be AC and at 25ºC.		7
Green energy generation of portfolio projects (GWh/year)	In the case of projects under construction, the nominal energy produced in megawatt hours (MWh) estimated in the technical due diligence of the project will be reported, prioritizing P90, and converted to GWh; if not available, P50 will be reported. When available, production will be taken for 10 years, otherwise the following order of priority will be followed: 1 year, 15 years. In the case of projects in operation, the actual energy generated by the project reported in the last available production report in megawatt hours (MWh) will be reported and converted to GWh. When the actual energy generated is not available for a full period of 12 consecutive months, the nominal energy generated estimated in the technical due diligence will be reported as is done in projects under construction. In the case of projects with several parks or plants in which some are under construction and others in operation, the actual energy generated for which the data is available will be reported and the estimate for those that are under construction. In case it is differentiated in the documentation, "net production" will be reported. When the only production available is that sold or discharged into the network, this will be reported. When the only available data is from after the closing date, these will be reported.		7

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (II/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Installed capacity financed by CaixaBank (GWh/year)	Installed capacity of portfolio projects prorated by CaixaBank's share in the financing, in GWh.	CaixaBank's databases; Technical documentation TDD / EPC	7 Affordable and clean energy
Green energy generation financed by CaixaBank (GWh/year)	Green energy generation of portfolio projects prorated by CaixaBank's share in the financing, in GWh/year.	CaixaBank's databases; Technical documentation TDD / EPC	7 Affordable and clean energy
GHG emissions avoided financed by CaixaBank ($ktCO_2e$/year)	GHG emissions avoided per year prorated by CaixaBank's share in the financing, in $ktCO_2e$/year, calculated multiplying the "green energy generation financed by CaixaBank" by the CO_2 emission factor of the corresponding national energy mix of the country in which the project is located.	CaixaBank's databases; Technical documentation TDD / EPC; External methodologies	7 Affordable and clean energy
Average of green energy provided per €Mn invested (GWh/€Mn)	Average of green energy provided (GWh) per €Mn invested is calculated as the result of dividing the green energy generation financed by CaixaBank, in GWh/year, by the total of CaixaBank's Renewable Energy portfolio, in €Mn.	CaixaBank's databases; Technical documentation TDD / EPC	7 Affordable and clean energy
Average of GHG emissions avoided per €Mn invested (tCO_2e/€Mn)	Average of GHG emissions avoided (tCO_2e) per €Mn invested is the result of dividing the GHG emissions avoided financed by CaixaBank , in tCO_2e/year, by the total of CaixaBank's Renewable Energy portfolio, in €Mn.	CaixaBank's databases; Technical documentation TDD / EPC	7 Affordable and clean energy

External methodologies | Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate | CaixaBank's databases

METHODOLOGY

Impact Assessment indicators (III/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Average non-renewable primary energy demand (nrPED) ($kWh/m^2/year$)	Average of non-renewable primary energy demand, in $kWh/m^2/year$, calculated as the total nrPEC, divided by the total floor area of the buildings included in the Green Bonds portfolio.		
Percentage of reduction in nrPED (%)	Percentage of reduction of nrPED, calculated as the nrPED of the building, in $kWh/m^2/year$, minus the limit of the same building but calculated in terms of eligibility according to the EU taxonomy.		
Energy consumption avoided financed by CaixaBank (GWh/year)	Energy consumption avoided per year prorated by CaixaBank's share in the financing, in GWh/year, calculated as the nrPED of the reference building minus the energy consumption of the financed building, based on the information included in the Energy Performance Certificate (EPC) of the buildings included in the Green Bonds Portfolio. For more information see Methodology for Impact Assessment.		
Average of energy consumption avoided per €Mn invested (GWh/€Mn)	Average of Energy consumption avoided financed by CaixaBank, in GWh/year, divided by the total of CaixaBank's Green Buildings portfolio, in €Mn.		

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (IV/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Average GHG emissions ($kgCO_2e/m^2/year$)	Average of GHG emissions, in $kgCO_2e/m^2/year$, calculated as the total GHG emissions divided by the total floor area of the buildings included in the Green Bonds portfolio.		
Percentage of reduction - Average GHG emissions (%)	Percentage of reduction of average GHG emissions, calculated as the average GHG emissions of reference buildings, in $kgCO_2e/m^2/year$, minus the average GHG emissions of financed buildings, in $kgCO_2e/m^2/year$, divided by the total average GHG emissions of reference buildings, in $kgCO_2e/m^2/year$.		
GHG emissions avoided financed by CaixaBank ($tCO_2e/year$)	GHG emissions avoided per year prorated by CaixaBank's share in the financing, in $tCO_2e/year$, calculated as the GHG emissions baseline generated by a reference building minus the GHG emissions generated by the financed building, based on the information in the Energy Performance Certificate (EPC) of the buildings included in the Green Bonds portfolio.		
Average GHG emissions avoided per €Mn invested ($tCO_2e/€Mn$)	Average of GHG emissions avoided financed by CaixaBank, in $tCO_2e/year$, divided by the total of CaixaBank's Green Building portfolio, in €Mn.		

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (V/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Technical criteria of EU Taxonomy (A-B threshold of the EPC)	Average of A-B threshold of Non-Renewable Primary Energy Demand (kWh/m2) of the financed properties, informed in the EPC. This average considers only the properties that contributes to the calculation of the positive impact, weighted by the surface of the property. See section "Methodology for Impact Assessment".		
Average of financed properties	Average of Non-Renewable Primary Energy Demand (kWh/m2) of the financed properties, informed in the EPC. This average considers only the properties that contributes to the calculation of the positive impact, weighted by the surface of the property. See section "Methodology for Impact Assessment".		

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (VI/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Total amount of wastewater treated in Mm^3/year	Annual wastewater treated per year prorated by CaixaBank's share in the financing, in Mm^3/year, based on the information included in the documentation of the financed projects included in the Green Bonds portfolio. See section "Methodology for Impact Assessment".		6 Clean water and sanitation
Average of treated wastewater in Mm^3/year per €Mn invested	Average of wastewater treated financed by CaixaBank, in Mm^3/year, divided by the total of CaixaBank's Sustainable Water and Wastewater Management portfolio, in €Mn.		6 Clean water and sanitation
GHG emissions avoided financed by CaixaBank (tCO_2e/year)	GHG emissions avoided by projects assigned to Clean Transportation projectsd per year prorated by CaixaBank's share in the financing, in tCO_2e/year, based on the information included in the documentation of the financed projects included in the Green Bonds portfolio. See section "Methodology for Impact Assessment".		9 Industry, innovation and infrastructure; 11 Sustainable cities and communities
Average of GHG emissions avoided per €Mn invested ($ktCO_2e$/year/€Mn)	Average of GHG emissions avoided financed by CaixaBank, in $ktCO_2e$/year/€Mn, divided by the total CaixaBank's Clean Transportation portfolio, in €Mn.		9 Industry, innovation and infrastructure; 11 Sustainable cities and communities
Passengers/km	Passengers per km is the unit that expresses the transportation capacity for projects in this sector. Since emissions in physical terms are expressed per passenger km, this data is what will determine the capacity of the analyzed projects.		9 Industry, innovation and infrastructure; 11 Sustainable cities and communities

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (VII/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Energy impact financed by CaixaBank, GWh/year, (Green energy generation + Energy consumption avoided)	The energy impact, in GWh/year, is the sum of the 'green energy generation financed by CaixaBank' corresponding to projects included in the Green Bonds portfolio related to Renewable Energy generation and the sum of the energy consumption avoided financed by CaixaBank corresponding to low-emissions buildings included in the Green Bonds portfolio.		7, 11
Average of energy impact financed by CaixaBank, GWh/year/€Mn, (Green energy generation + Energy consumption avoided)	The average of the energy impact, in GWh/year/€Mn, is the Energy impact financed by CaixaBank divided by the total CaixaBank's share, in €Mn.		7, 11
GHG emissions impact financed by CaixaBank, tCO_2e/year, (GHG emissions avoided)	The GHG emissions impact, in tCO_2e/year, is the sum of the 'GHG emissions avoided financed by CaixaBank' corresponding to projects included in the Green Bonds portfolio related to the following categories: Renewable Energy; Green Buildings: Clean Transportation, Sustainable Water and Wastewater Management and Pollution Prevention and Control		7, 9, 6, 11, 12
Average of GHG emissions impact financed by CaixaBank, tCO_2e/year/€Mn, (GHG emissions avoided)	The average of the GHG emissions impact, in tCO_2e/year/€Mn, is the GHG emissions impact divided by the total CaixaBank's share, in €Mn.		7, 9, 6, 11, 12

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

METHODOLOGY

Impact Assessment indicators (VIII/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Energy impact equivalent to EU household's electricity annual consumption	EU households, in number, from which the sum of its annual energy consumption is equivalent to the energy impact of the Green Bonds portfolio. Equivalence calculated based on Odysee-Mure (2021): https://www.odyssee-mure.eu/publications/efficiency-by-sector/households/household-eu.pdf		7, 11
GHG emissions produced by passenger vehicles driven for one year	Passenger vehicles, in number, from which the sum of the GHG emissions derived from one year driving is equivalent to the GHG emissions impact of the Green Bonds portfolio. Equivalence calculated based on the U.S.A. Environmental Protection Agency (EPA) GHG Calculator: https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator		7, 9, 6, 11, 12
Equivalent water per capita water consumption	Equivalent number of residents in Spain in comparison to the water saved by the financed Sustainable Water and Wastewater projects based on yearly water consumption of a typical person in Spain. Equivalence is calculated based on data provided by INE in terms of per capita water consumption in Spain in 2018, the last year for which reliable national data is available.		6
Equivalent per capita waste managed	Equivalent number of residents in Spain in comparison to the waste managed by the financed Pollution Prevention and Control projects based on data on per capita waste generated in Spain in 2021, the last year for which reliable data is available.		12
CaixaBank's share in the financing	CaixaBank's participation in the projects, in %, as of 31 December 2025 recorded in CaixaBank's databases.		7, 9, 6, 11, 12

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (IX/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Total portfolio projects amount granted by CaixaBank	Total amount granted by CaixaBank, in €Bn, of the Green Bonds eligible portfolio.		
Financed percentage of amount granted by CaixaBank	Amount, in %, of the Green Bonds portfolio financed percentage by CaixaBank, as of 31 December 2025, out of the 'total portfolio projects amount granted by CaixaBank.		
Financing amount	Amount, in € and %, included in the Green Bonds portfolio.		
Gross Building Area: GBA	Total floor area, in m^2, of the buildings included in the Green Bonds portfolio.		
Annual electricity generation	See 'Green energy generation financed by CaixaBank definition in page 56.		
Renewable energy capacity added	See 'Installed capacity of portfolio projects' definition in page 56.		

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Impact Assessment indicators (X/X)

For the purposes of this Report, the following definitions shall apply:

Indicator	Definition	Data source	SDG
Annual GHG emissions avoided	See 'GHG emissions avoided financed by CaixaBank's definition in page 57-58.		
Final and/or Primary Energy Use	See 'Average energy consumption avoided' definition in page 59.		
Carbon reductions	See 'Average GHG emissions avoided' definition in page 59.		
Annual GHG emissions avoided (tCO2e)/€Mn	'GHG emissions impact' per year (GHG emissions avoided), in tCO_2e, divided by the 'financing amount', in Mn€.		
Annual water supplied and wastewater treated (Mm3)	See 'Water Supplied and Wastewater Treated Financed by CaixaBank definition in page 62.		
Annual water supplied and wastewater treated (Mm3)/€Mn	Annual water supplied and wastewater treated per year, in Mm^3, divided by the financing amount, in Mn€.		
Annual waste collected and recycled (tn/year)	See 'Pollution Prevention and Control section definition in page 63 for a description of the indicator calculation method.		
Annual waste collected and recycles (tn/year)/€ Mn	Annual waste collected and recycled per year, in Mm^3, divided by the 'financing amount', in Mn€.		

External methodologies

Technical documentation TDD: Technical Due Diligence EPC: Energy Performance Certificate

CaixaBank's databases

Methodology for Impact Assessment
Renewable Energy and Energy Efficiency(I)

Project finance

Installed capacity

Installed capacity of the financed projects is based on and directly obtained from the information included in the Technical Due Diligence documentation.

Number location and technology

Total number, location and type of wind or solar farms (photovoltaic & thermo-solar) installed in the financed projects is directly obtained from the information included in the Technical Due Diligence documentation.

Clean energy provided/Green energy generation

- Clean energy production technologies:
  - **Wind:** all electricity generation under this type of technology has been considered as clean energy provided/green energy generation.
  - **Solar Photovoltaic:** all electricity generation under this type of technology has been considered as clean energy provided / green energy generation.
  - **Thermo-solar:** the thermo-solar power generation technology can partially use a proportion of natural gas in the normal operation of the asset for applications such as sealing steam, anti-freezing or minimisation of transition periods and deviations, among others.
    For the calculation of the clean energy provided / green energy generation by this technology, the energy consumption of natural gas has been subtracted from the energy generated by the asset. Natural gas consumption is based on the latest available production report of the installation.
  - **Green hydrogen**: For green hydrogen production projects, avoided emissions are estimated by comparing the carbon intensity of the financed project with that of conventional hydrogen production methods, typically based on natural gas reforming. The benchmark emission factor for conventional hydrogen is set at 30 tCO_2 per tonne of H_2, while the financed project's emissions are calculated based on its projected energy source and efficiency. The resulting difference is multiplied by the expected annual hydrogen output to obtain the total avoided emissions. All estimates are aligned with the EU Taxonomy technical screening criteria for climate change mitigation.
- Clean energy provided / Green energy generation calculation depends on the asset status:
  - **Assets in production:** electric power generation is based on the latest available production report. When the actual energy generated is not available for a full period of 12 consecutive months, the nominal energy generated estimated in the technical due diligence will be reported as is done in projects under construction.
  - **Assets under construction:** estimates are based on the best data available on Technical Due Diligence documentation of the project.

Methodology for Impact Assessment
Renewable Energy and Energy Efficiency (II)

Project finance

GHG emissions avoided

The estimate of avoided emissions is based on the difference between the electricity produced by the renewable energy project and the emissions that would have occurred if the same amount of electricity had been generated using the conventional national or regional energy mix. This calculation relies on emission factors specific to each country, drawn from official the most recently available publications or internationally recognized databases, as detailed in the table below.

Country	Emission factor (tCO_2/MWh)	Year	Source
Spain	**0.108**	**2025**	Red Eléctrica
Mexico	**0.324936009**	**2023**	Final Energy carbon intensity - IEA
U.S.A. (Alabama)	**0.339**	**2024**	US Energy Information Administration
U.S.A. (California)	**0.185**	**2024**	US Energy Information Administration
U.S.A. (Indiana)	**0.633**	**2024**	US Energy Information Administration
United Kingdom	**0.2265448006**	**2023**	Final Energy carbon intensity - IEA
Chile	**0.204876006**	**2023**	Final Energy carbon intensity - IEA
France	**0.165888005**	**2023**	Final Energy carbon intensity - IEA
U.S.A. (Massachusetts)	**0.425**	**2024**	US Energy Information Administration
Poland	**0.305244009**	**2023**	Final Energy carbon intensity - IEA
U.S.A. (Pennsylvania)	**0.299**	**2024**	US Energy Information Administration
U.S.A. (Michigan)	**0.435**	**2024**	US Energy Information Administration
U.S.A. (Minnesota)	**0.348**	**2024**	US Energy Information Administration
U.S.A. (Kansas)	**0.309**	**2024**	US Energy Information Administration
U.S.A. (Texas)	**0.374**	**2024**	US Energy Information Administration
U.S.A. (Hawaii)	**0.648**	**2024**	US Energy Information Administration
U.S.A. (Colorado)	**0.435**	**2024**	US Energy Information Administration
U.S.A. (Nevada)	**0.287**	**2024**	US Energy Information Administration
U.S.A. (Utah)	**0.601**	**2024**	US Energy Information Administration
Germany	**0.241812007**	**2023**	Final Energy carbon intensity - IEA
Uruguay	**0.111240003**	**2023**	Final Energy carbon intensity - IEA
Canada	**0.229896006**	**2023**	Final Energy carbon intensity - IEA
U.S.A. (Missouri)	**0.662**	**2024**	US Energy Information Administration
Ireland	**0.236088007**	**2023**	Final Energy carbon intensity – IEA
Italy	**0.222696006**	**2023**	Final Energy carbon intensity - IEA
U.S.A. (Georgia)	**0.306**	**2024**	US Energy Information Administration

Methodology for Impact Assessment

Renewable Energy and Energy Efficiency(III)

Project finance

GHG emissions avoided

Country	Emission factor (tCO_2/MWh)	Year	Source
U.S.A. (Tennessee)	**0.366**	**2024**	US Energy Information Administration
U.S.A. (Connecticut)	**0.246**	**2024**	US Energy Information Administration
U.S.A. (New Mexico)	**0.338**	**2024**	US Energy Information Administration
U.S.A. (Nebraska)	**0.492**	**2024**	US Energy Information Administration
U.S.A. (Oklahoma)	**0.306**	**2024**	US Energy Information Administration
U.S.A (New York)	**0.244257**	**2024**	US Energy Information Administration
Netherlands	**0.198144006**	**2023**	Final Energy carbon intensity - IEA
Portugal	**0.179496005**	**2023**	Final Energy carbon intensity - IEA
U.S.A. (average)	**0.243000007**	**2024**	Final Energy carbon intensity - IEA
U.S.A. (Illinois)	**0.232**	**2024**	US Energy Information Administration
U.S.A. (Virginia)	**0.287**	**2024**	US Energy Information Administration
U.S.A (Kentucky)	**0.793**	**2024**	US Energy Information Administration
U.S.A. (Iowa)	**0.318**	**2024**	US Energy Information Administration
U.S.A (Arizona)	**0.288**	**2024**	US Energy Information Administration
Belgium	**0.182556005**	**2023**	Final Energy carbon intensity - IEA
Turkey	**0.291744008**	**2023**	Final Energy carbon intensity - IEA
South Africa	**0.516816014**	**2023**	Final Energy carbon intensity - IEA
Brazil	**0.141264004**	**2023**	Final Energy carbon intensity - IEA
Australia	**0.37458001**	**2023**	Final Energy carbon intensity - IEA
Europe	**0.223488006**	**2023**	Final Energy carbon intensity - IEA
Noth America	**0.246672007**	**2023**	Final Energy carbon intensity - IEA
World	**0.291060008**	**2023**	Final Energy carbon intensity - IEA
Honduras	**0.213768006**	**2023**	Final Energy carbon intensity - IEA

Corporate Finance

- For Corporate Finance, impact attributed to CaixaBank in terms of installed capacity, energy generated, GHG emissions avoided, number, location and technology of operations are obtained as follows:
  - In the cases of corporate finance with known use of proceeds, the data is directly obtained from the last publicly available company's impact report and the attribution factor is obtained directly from the total amount reported in the mentioned report.
  - In the cases of general finance, the data is directly obtained from corporate reports and the attribution factor is obtained dividing the counterparty's exposure with CaixaBank by the sum of total equity and total debt.

Methodology for Impact Assessment
Green Buildings>
Commercial (I)

Energy consumption avoided and GHG emissions avoided [20]

Energy consumption and GHG emissions avoided calculations are based on the difference between the energy demand / GHG emissions equivalent to the energy demand of the reference building (energy / GHG emissions baseline) and the actual energy consumption / GHG emissions of the financed building.

Energy / GHG emissions baseline (reference building) − **Energy consumption / GHG emissions** (finance building) = **Energy consumption / GHG emissions avoided**

Reference building

Energy / GHG emissions baseline calculation: the baseline definition depends on the scenario we are in, having 3 cases:

- For buildings with EPC following the latest version of the Spanish regulation (CTE HE 2019), the reference building is aligned with the EU taxonomy definition and limits, this is, the Primary Energy Demand (PED) is at least 10 % lower than the threshold set for the nearly zero-energy building (NZEB). [2]
- For building with EPC previous to the mentioned latest version, the baseline for energy and GHG emissions avoided is defined as the limit of the A category as long as this is the one that defines the primary condition for eligibility.
- For buildings with a LEED or a BREEAM certification, the baseline is the one used during the certification process, so it depends on the total points for energy optimization as well as final use of the building.

Finance building

Energy consumption / GHG emissions calculation: these data are based on the official EPC Label of the financed building

Finance and reference building

Energy consumption/GHG emissions calculation for projects with more than one building/property: When a green building project is composed by several buildings/properties, a weighted average is used to calculate energy consumption and GHG emissions.

(20) The limits for all final use and climate zones are defined in the following document: Gobierno de España - Ministerio de Vivienda y Agenda Urbana - Documento Básico HE" https://www.codigotecnico.org/pdf/Documentos/HE/DBHE.pdf

Methodology for Impact Assessment
Green Buildings>
Commercial (II)

nrPED KPIs calculation

The nrPED (non-renewable primary energy demand) KPIs calculation, expressed in kWh/m^2 and year have been conducted for 3 cases:

- Financed portfolio KPI > shows the value of the nrPED normalized by area for the financed portfolio, using a weighted calculation.
- EU taxonomy building KPI > shows the value of the nrPED normalized by area for the reference building that is on the limit of eligibility according to the EU taxonomy, this is the limit between A and B EPC classes.

Energy consumption

EPC Classes	Absolute number of EPC based on energy consumption	Percentage of existing EPCs	Cumulative percentage of existing EPCs
A	12,307	0.25%	0.25%
B	36,340	0.75%	1.01%
C	176,032	3.64%	4.64%
D	529,182	10.94%	15.58%
E	2,526,507	52.21%	67.79%
F	548,123	11.33%	79.12%
G	1,010,176	20.88%	100.00%

CO_2 emissions

EPC Classes	Absolute number of EPC based on CO_2e emissions	Percentage of existing EPCs	Cumulative percentage of existing EPCs
A	**16,811**	0.33%	0.33%
B	**47,033**	0.92%	1.24%
C	**237,003**	4.62%	5.87%
D	**711,083**	13.87%	19.73%
E	**2,803,308**	54.66%	74.40%
F	**570,021**	11.12%	85.51%
G	**743,069**	14.49%	100.00%

Methodology for Impact Assessment

Green Buildings>

Retail Mortgages

Energy consumption avoided and GHG emissions avoided

Energy consumption and GHG emissions avoided calculations are based on the difference between the energy demand / GHG emissions equivalent to the energy demand of the reference building (energy / GHG emissions baseline) and the actual energy consumption / GHG emissions of the financed building.

Energy / GHG emissions baseline (reference building) − **Energy consumption / GHG emissions** (finance building) = **Energy consumption / GHG emissions avoided**

Reference building

Energy / GHG emissions baseline calculation: the baseline for energy and GHG emissions avoided is defined as the threshold between A-B of the Energy Performance as long as this is the one that defines the primary condition for eligibility. These limits for each of the climate zones as well as each of the property type (single-family or multitenant building) are set by the Spanish institutions.

Finance building

Energy consumption / GHG emissions calculation: these data are based on the official EPC Label of the financed building.

Methodology for Impact Assessment

Clean transportation and Sustainable water and wastewater management

Clean transportation

GHG emissions avoided[21]

- For Project finance, GHG emissions avoided by the financed project are based on the number of passengers x kilometer capacity as well as the difference between the emissions of the new infrastructure compared to the emissions of a EU taxonomy eligible transport project.
- When operations of clean transport are corporate finance with known use of proceeds, so the data is directly obtained from the last publicly available company's impact report and the attribution factor is obtained directly from the total amount reported in the mentioned report. Impact is prorated based on CaixaBank's share of the financing.

Sustainable Water and Wastewater management

Water Supplied and Wastewater treated

- Water supplied and wastewater treated by the financed project are based on, and directly obtained from, information publicly disclosed by the company responsible for water and wastewater management.
- Water and wastewater management operations are structured as corporate finance with a known use of proceeds. The data are therefore obtained directly from the latest publicly available company impact report, and the attribution factor is calculated on the basis of the total amount to which the reported impact relates.

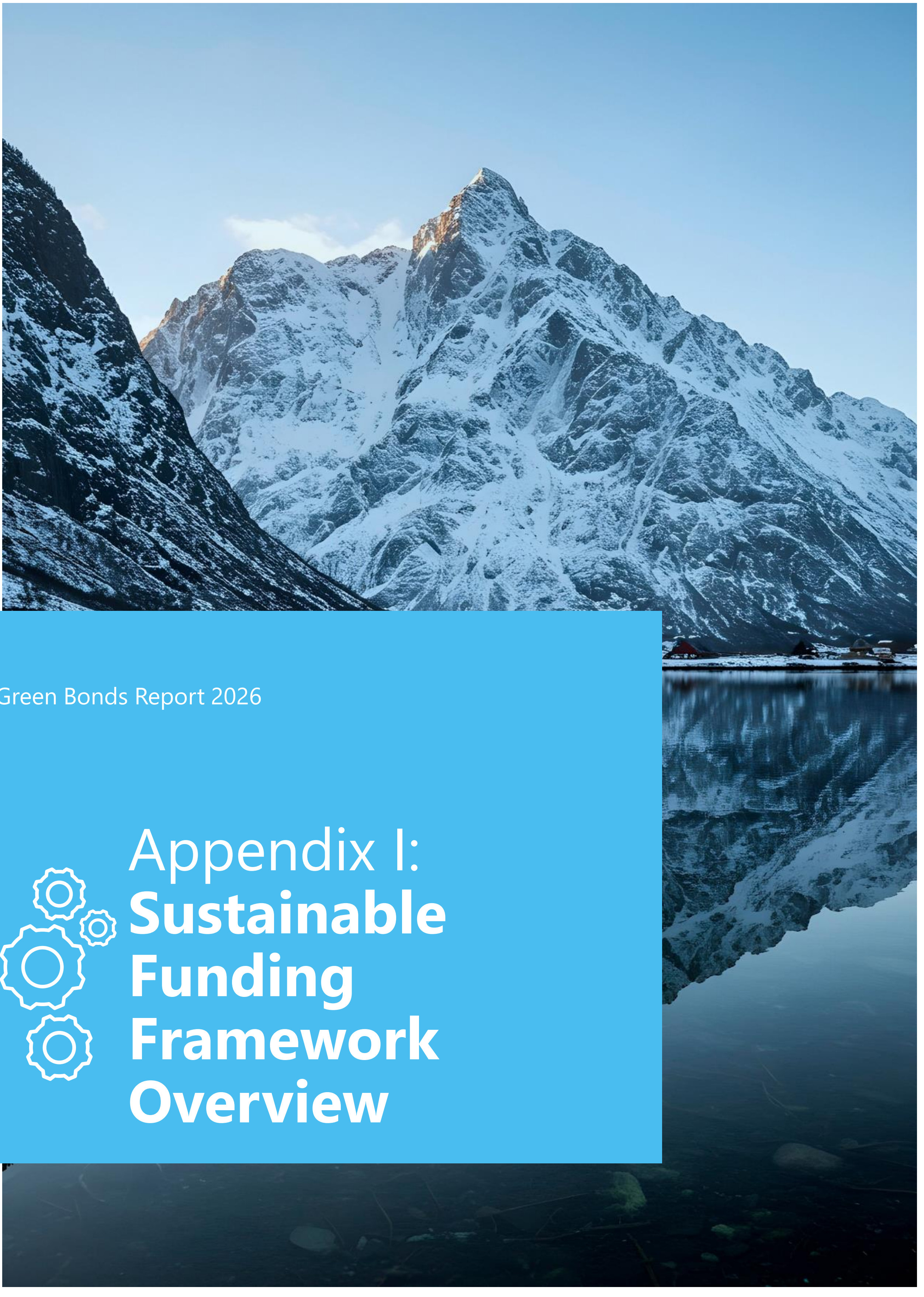
(21) Emissions for each transport type are based on data provided by the European Environment Agency.

Methodology for Impact Assessment

Pollution Prevention and Control

Pollution prevention and control

- The impact assessment for Pollution Prevention and Control projects covers eligible activities related to waste collection, waste treatment, material recovery, recycling and other circular economy processes. Reported indicators may include tonnes of waste collected, tonnes of waste recycled or recovered, and estimated greenhouse gas emissions avoided, where sufficient data are available.
- Impact indicators are calculated using project-level or company-level information. Data sources may include annual reports, financial statements, operational performance data, information published by public authorities responsible for awarding or supervising service contracts, and other publicly available documentation. Where data are reported at company level, only the portion corresponding to eligible activities is considered.
- For financing granted at corporate level, rather than to a specific project or asset, CaixaBank applies a conservative attribution approach. First, the eligible activities financed through the operation are identified. Second, the relevant environmental indicators are selected from the information available in company or project documentation. Finally, the resulting impact is attributed to CaixaBank in proportion to its financing contribution, where the financed amount represents only part of the total funding of the company, project, asset or contract.



Green Bonds Report 2026

Appendix I: **Sustainable Funding Framework Overview**

CaixaBank Sustainable Funding Framework

FRAMEWORK **UPDATE IN 2025**

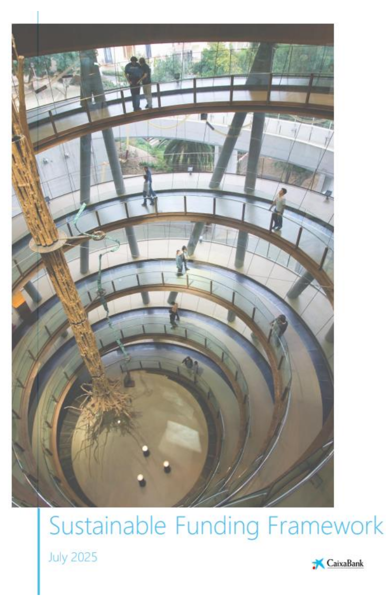
The SDG Bond Framework published in 2019 and updated in 2022 represents a statement of intent to clearly contribute to the process of transition to a carbon neutral economy and contributing to the economy, employment and social initiatives Since then, CaixaBank's Sustainable asset portfolio has been growing and several additional ESG commitments have been pledged; in line with those commitments, CaixaBank updated for a second time its Sustainable Funding Framework in July 2025, which reflects the current sustainability strategy of the bank and its intention to be aligned with the EU Regulation on ESG. CaixaBank has been **a frequent Green and Social Bond issuer** since the **establishment of its SDGs Bond Framework in August 2019[1]**

CaixaBank reports on a portfolio basis[2]: Green Bonds Reports and Social Bonds Reports, outline the allocation of Green and Social Bond proceeds to Eligible Green and Social Portfolios and their associated positive environmental and/or social impact

Subsequent amendments to the Sustainable Funding Framework will not be applied retroactively to outstanding Green and Social bonds (grandfathering). Green and Social bonds issued by CaixaBank must adhere to the criteria and processes outlined in the version of the Sustainable Funding Framework that was applicable at the time of issuance, until their maturity, unless otherwise specified.

HIGHLIGHTS

- The Framework allows CaixaBank to issue **Green[3]**, **Social[4]** and/or **Sustainability debt instruments[5]**
- **Debt instruments issued under the Framework are fully aligned with the four key pillars of the ICMA** Green Bond Principles 2025 ("GBP 2025"), Social Bond principles 2025 ("SBP 2025") and Sustainability Bond Guidelines 2021 ("SBG 2021")
- **For each Green, Social or Sustainability debt instrument** issued, CaixaBank asserts that it will adopt: **(1) Use of Proceeds; (2) Project Evaluation and Selection; (3) Management of Proceeds; (4) Reporting, as set out in the Framework**
- **Funds raised** through issuances under this Framework will be allocated to finance or refinance a variety of assets ("Eligible Projects") that promote the following **SDGs:**



SUSTAINABLE DEVELOPMENT GOALS

(1) 15 issuances under the SDGs Bond Framework between August 2019 and June 2025: 9 Green Bonds and 6 Social Bonds for a total Euro equivalent issue volume of €14.4Bn, becoming one of the leading issuers among Euro Area financial institutions. (2) Both reports have been verified by an independent third party, with limited assurance. (3) Proceeds allocated to green projects only. (4) Proceeds allocated to social projects only. (5) Including Bonds and/or Commercial Paper.

Sustainable Funding Framework is aligned with the four key pillars of ICMA 2025 GBP, 2025 SBP and 2021 SBG [1]

4 KEY PILLARS

Use of proceeds

- Net proceeds will be used to **finance or refinance**, in whole or in part, **new or existing** loans, investments and expenditures ("Eligible Projects") that meet the categories of eligibility[(2)] as established in ICMA 2025 GBP/ 2025 SBP and 2021 SBG[(1)]
- Eligible loans, investments, and **CAPEX can be included in the portfolio without restriction on timing**. OPEX is eligible if initiated within the previous three years.
- **Eligibility criteria for Green Assets have been enhanced** to reflect the latest Delegated Acts under the EU Taxonomy[(3)]

Project evaluation and selection

- A **3-stage process** determines eligibility and selects projects:
  - **Loan nomination** by business units;
  - **Review and selection** by the Sustainable Funding Working Group;
  - **Inclusion/exclusion** in Eligible portfolios after the shortlisted projects plus the Working Group review and recommendation are submitted to the Sustainability Committee
- At least on an **annual basis**, the alignment of **Eligible Projects** with the **Eligibility Criteria** will be re-assessed[(4)]

Management of proceeds

- **Portfolio approach to manage proceeds**
- CaixaBank's **Treasury team** is in charge of **managing and tracking the proceeds** (from the Green, Social or Sustainability debt instruments) and of keeping its **Sustainable Funding Register** including:
  - Principal, maturity and coupon
  - Eligible portfolios, criteria and projects
  - Issuance remaining capacity
- **Unallocated proceeds** to be invested according to general guidelines for s/t investments

Reporting

- **Allocation and Impact** reporting:
  - An **annual allocation and impact report** will be provided[(5)] at least until full allocation of net proceeds; thereafter, information on allocation of net proceeds would be provided in case of material change in allocation
  - Allocation information will at least contain: **amount** allocated by SDG and Eligibility Criteria; **remaining balance**; amount and % of **new financing/refinancing**

(1) The 2025 GBP, 2025 SBP and 2021 SBG are voluntary process guidelines that are accepted as the main guidelines for issuance of Green, Social and Sustainability Bonds in the capital markets globally and are available at ICMA webpage here. (2) Where a business or project derives ≥90% of revenues from activities that align with Eligibility Criteria, its financing can be considered eligible for CABK Green, Social, or Sustainability Bonds. In these instances, the Use of Proceeds can be used by the business for general purposes (as long as it does not fund activities in the Exclusion list). (3) In general, Green Assets are partially aligned with the EU Taxonomy: 100% for Substantial Contribution ("SCC") and Minimum Social Safeguards ("MSS"), and best efforts are made for Do No Significant Harm ("DNSH"). For retail mortgage assets, full alignment is confirmed (SCC + MSS + DNSH). (4) Additionally, the ESG Reporting Department supervises and monitors the fulfilment of eligibility conditions on a regular basis. (5) On CaixaBank's website at ESG bonds | CaixaBank

Use of proceeds (I/V) – Social eligible categories

ICMA SBP category	Access to essential services (financial inclusion)	Access to essential services (healthcare)	Access to essential services (education)	Socioeconomic advancement and empowerment (gender equality)
Preliminary EU Social Taxonomy Objective	Adequate living standards and well-being for end-users	Adequate living standards and well-being for end-users	Adequate living standards and well-being for end-users	Decent work
Target Population	Low-income population (as per income criteria defined by MicroBank) Population living in rural areas in Spain who lack access to basic financial services	General population, regardless of their income capacity. Elderly population and other groups in need of medical support, including the vulnerable population	General Spanish population, regardless of their income capacity	Women and/or gender minorities
Eligibility criteria	Activities that improve access to financial services for underserved populations	Activities that enhance (i) access to free/subsidized healthcare, early warning, risk and mgmt. of health crises; (ii) provision of adequate treatments to the elderly and vulnerable population	Activities that improve (i) access to publicly funded primary, secondary, adult and vocational education, including for vulnerable population groups; (ii) publicly funded educational infrastructure	Bank financing granted to self-employed women and to women-owned Micro, Small and Medium Enterprises ("MSMEs")
Examples of eligible assets	MicroBank's Family Microcredit; essential bank services (e.g. microfinance, deposit-taking, insurance, retail loans/mortgages) provided to individuals or MSME businesses in rural areas	Healthcare facilities providing public and/or subsidised health care services; public infrastructure and equipment supplying emergency medical care and disease control services; public training centers for healthcare/emergency response professionals; medical/ social centers; free and/or subisdised nursing homes	Construction and/or renovation of public or publicly subsidized schools, public student housing, public or publicly subsidised professional training centers. Educational loans.	Personal loans for self-employed women Loans granted to women-owned MSMEs, as per the European Commission definition
SDG & SDG Target	1 NO POVERTY 1.4 1.5	3 GOOD HEALTH AND WELL-BEING 3.8 3.b	4 QUALITY EDUCATION 4.1 4.3 4.2 4.4	5 GENDER EQUALITY 5.5 5.a

Use of proceeds (II/V) – Social eligible categories

ICMA SBP category	Decent work and econ. growth; Employ generation	Socioeconomic advancement and empowerment	Affordable housing	Food security and sustainable food systems
Preliminary EU Social Taxonomy Objective	Decent work	Adequate living standards and well-being for end-users	Inclusive and sustainable communities and societies	Inclusive and sustainable communities and societies
Target Population	Entrepreneurs and business owners located in the most economically disadvantaged regions of Spain Entrepreneurs and business owners, who belong to vulnerable groups	Vulnerable populations include the unemployed, migrants, the youth, the elderly, the undereducated and disabled individuals	Eligible beneficiaries according to socio-economic requirements set by regional governments in Spain	Farmers and rural entrepreneurs, with a focus on depopulated rural areas and those contributing to sustainable agricultural practices and rural development
Eligibility criteria	Bank financing that: (i) promotes growth of MSMEs in the most economically disadvantaged regions of Spain; (ii) contributes to sustainable job creation, econ. Growth and social well-being to encourage entrepreneurship	Financing local social projects sponsored by: (i) non-profit organisations; (ii) religious organisations; (iii) foundations or philanthropic structures; iv.) for profit companies investing in developing countries	Loans granted to the development and provision of Social Housing	Financing or refinancing of loans, for self-employed individuals or micro-enterprises operating in the agricultural sector through MicroBank or the AgroBank network
Examples of eligible assets	Personal loans without any collateral or guarantee for self-employed workers; loans to MSMEs in the most deprived regions of Spain; loans granted by CABK to entrepreneurs or to newly created start-ups in the most deprived regions of Spain	Loans granted to NGOs and private Social Projects for the accomplishment of general interest initiatives, aimed at reducing exclusions and inequalities	Social housing ownership Social housing available for rent	Renewal of tractors and harvesters with ≥10% CO_2 reduction; renewal of agricultural machinery with ≥30% CO_2 or energy savings. Projects improving water efficiency by ≥10%. Climate resilience initiatives
SDG & SDG Target	8.3 8.5 8.10	10.2 10.3	11.1 11.3	12.2

Use of proceeds (III/V) – Green eligible categories

ICMA GBP category	Sustainable water and wastewater management	Climate change adaptation	Renewable energy Energy efficiency
EU-GBS[1] environmental objectives	Climate change mitigation Sustainable use and protection of water and marine resources	Climate change adaptation	Climate change mitigation
Eligibility criteria	Activities that increase water-use efficiency and quality through water recycling, treatment and reuse (including treatment of wastewater) while maintaining high degree of energy efficiency. Nature-based solutions for flood and drought ,risk prevention and protection	Design, construction, extension, upgrade, operation, and renewal of structural measures aiming at prevention and protection against floods and stormwater management	Activities aiming at financing equipment, development, manufacturing, construction, expansion, operation, distribution and maintenance of low-carbon and renewable energy
Examples of eligible assets (EU Taxonomy Economic Activities)	5.1.- Construction, extension and operation of water collection, treatment and supply systems; 5.2.- Renewal of water collection, treatment and supply systems; 5.3.- Construction, extension and operation of wastewater collection and treatment; 5.4.- Renewal of wastewater collection and treatment; 2.1.- Water supply; 3.1.- Nature-based solutions for flood and drought risk prevention and protection	14.2.- Flood risk prevention and protection infrastructure	3.1.- Manufacture of renewable energy technologies; 3.2.- Manufacture of equipment for the production and use of hydrogen; 4.1/2/3/5/6/8.- Electricity generation using solar photovoltaic technology / concentrated solar power (CSP) Technology / from wind power / from hydropower / from geothermal energy / from bioenergy; 4.9.- Transmission and distribution of electricity; 4.10/12.- Storage of electricity / of hydrogen; 4.13.- Manufacture of biogas and biofuels for use in transport and of bioliquids; 3.4/10.- Manufacture of batteries / of hydrogen; 7.6.- Installation, maintenance and repair of renewable energy technologies
SDG & SDG Target	6 CLEAN WATER AND SANITATION 6.1 6.3 6.4	11 SUSTAINABLE CITIES AND COMMUNITIES 13 CLIMATE ACTION 11.5 13.1	7 AFFORDABLE AND CLEAN ENERGY 7.1 7.2 7.3

(1) European Green Bond Standard.

Use of proceeds (IV/V) – Green eligible categories

ICMA GBP category	Green buildings	Clean Transportation	Pollution prevention and control
EU-GBS(1) environmental objectives	Climate change mitigation Protection and Restoration of Biodiversity and Ecosystems	Climate change mitigation	Climate change mitigation
Eligibility criteria	Activities aimed at developing quality, reliable, sustainable green buildings, including development, acquisition, renovation and refurbishment (including eco-tourism facilities)	Activities that expand or maintain access to affordable, accessible, and sustainable individual and/or mass passenger and/or freight transport systems and related infrastructure	Activities that contribute to waste prevention, minimisation, collection, management, recycling, re-use, or processing for recovery
Examples of eligible assets (EU Taxonomy Economic Activities)	7.1.- Construction of new buildings; 7.2.- Renovation of existing buildings; 7.3.- Installation, maintenance and repair of energy efficiency equipment; 7.7.- Acquisition and ownership of buildings; 2.1. - Hotels, holiday, camping grounds and similar accommodation	3.3/18/19.- Manufacture of low carbon technologies for transport / of automotive and mobility components / of rail rolling stock constituents; 6.1.- Passenger interurban rail transport; 6.2.- Freight rail transport; 6.3.- Urban and suburban transport, road passenger transport; 6.4.- Operation of personal mobility devices, cycle logistics; 6.5.- Transport by motorbikes, passenger cars and light commercial vehicles; 6.6.- Freight transport services by road; 6.7/8.- Inland passenger water transport / freight water transport; 6.9.- Retrofitting of inland water passenger and freight transport; 6.10.- Sea and coastal freight water transport, vessels for port operations and auxiliary activities; 6.11.- Sea and coastal passenger water transport; 6.12.- Retrofitting of sea and coastal freight and passenger water transport; 6.13/14/15/16.- Infrastructure for personal mobility, cycle logistics / for rail transport / enabling low-carbon road transport and public transport / enabling low carbon water transport	5.5.- Collection and transport of non-hazardous waste in source segregated fractions; 5.6.- Anaerobic digestion of sewage sludge; 5.7.- Anaerobic digestion of bio-waste; 5.8.- Composting of bio-waste; 5.9.- Material recovery from non-hazardous waste; 5.11.- Transport of CO2; 5.12.-Underground permanent geological storage of CO2
SDG & SDG Target	7 Affordable and clean energy 11 Sustainable cities and communities 15 Life on land 7.3 15.1 11.3 15.4	9 Industry, innovation and infrastructure 11 Sustainable cities and communities 9.1 11.2 11.6	12 Responsible consumption and production 12.2 12.5

(1) European Green Bond Standard.

Use of proceeds (V/V) – Look-Back Period and Exclusions

- NEW OR EXISTING ELIGIBLE PROJECTS INCLUDING LOANS, INVESTMENTS AND CAPITAL EXPENDITURES (CAPEX) WILL BE CONSIDERED FOR INCLUSION IN ELIGIBLE PORTFOLIOS **WITHOUT APPLYING A LOOK-BACK PERIOD**, WHILE OPERATIONAL EXPENDITURES (OPEX) WILL BE CONSIDERED FOR INCLUSION IF THEY HAVE BEEN INITIATED IN THE 3 PRIOR CALENDAR YEARS.

- **ON TOP OF THE EXCLUSIONS SPECIFIED IN THE ESG MANAGEMENT RELATED POLICIES**(1), LOANS AND PROJECTS FALLING IN **THE FOLLOWING CATEGORIES WILL BE NON-ELIGIBLE** AS USE OF PROCEEDS UNDER ANY CAIXABANK SUSTAINABLE DEBT INSTRUMENT ISSUANCE. THESE EXCLUSIONS ARE ALIGNED WITH PREVAILING MARKET STANDARDS AND ARE **CONSISTENT WITH THE EXCLUSION CRITERIA ESTABLISHED BY THE EU PARIS-ALIGNED BENCHMARK (EU PAB).**
  - ✓ **Animal** maltreatment and intensive animal farming
  - ✓ **Asbestos**
  - ✓ **Coal** mining and power generation from coal (coal-fired power plants)
  - ✓ **Conflict** minerals
  - ✓ **Fossil** Fuel
  - ✓ **Gambling**/adult entertainment
  - ✓ **Hazardous** chemicals
  - ✓ Inorganic, synthetic **fertilizers, pesticides or herbicides**
  - ✓ **Large scale dams** (above 25MW)
  - ✓ **Nuclear** power generation
  - ✓ **Oil and gas**
  - ✓ **Palm oil**
  - ✓ **Soy oil**
  - ✓ **Tobacco**
  - ✓ **Weapons**

(1) Refer to CaixaBank's website for further details.

Asset evaluation and selection process

- IN LINE WITH CAIXABANK'S **SUSTAINABILITY PRINCIPLES**, THE USE OF PROCEEDS CATEGORIES IN THE SUSTAINABLE FUNDING FRAMEWORK ARE ALIGNED WITH THE AIM OF SUPPORTING THE **TRANSITION TO A CARBON NEUTRAL ECONOMY** AND CONTRIBUTING TO **ECONOMY, EMPLOYMENT, AND SOCIAL INITIATIVES**

- THE ELIGIBLE PROJECTS NEED TO **COMPLY WITH LOCAL LAWS AND REGULATIONS** AS WELL AS **CAIXABANK'S ENVIRONMENTAL AND SOCIAL RISK POLICIES**

01. Nomination

Each **Business Unit nominates** new and existing loans within the eligible Use of Proceeds categories **to the Sustainable Funding Working Group** (which includes representatives from the Treasury and Sustainability departments)

02. Review and selection

The **Working Group:**

1. **Reviews** the financial asset(s) and client
2. **Assess** and confirm the type of asset and its compliance with this Framework and its benefit to SDGs
3. **Submits shortlist**, review and recommendation to the Sustainable Committee for informational purposes

03. Inclusion (or exclusion)

The **Eligible Portfolios** are subsequently **recorded in the Sustainable Debt Instruments Register**

- At least on an **annual** basis, the alignment of **Eligible Projects with the Eligibility Criteria will be re-assessed**
- Additionally, the **ESG Reporting Department** (as a monitoring and supervising unit for corporate sustainability reporting) **supervises and monitors** the fulfilment of eligibility conditions **on a regular basis**

Management of proceeds

CAIXABANK'S **TREASURY TEAM** WILL BE IN CHARGE OF **MANAGING THE NET PROCEEDS**

THE **SUSTAINABLE FUNDING REGISTER** WILL INCLUDE THE FOLLOWING INFORMATION:

- Sustainability debt instrument(s) information such as the **principal amount, maturity date or the coupon**
- **Eligible Portfolios indicating breakdown by category and the corresponding Eligibility Criteria**, as well as a brief description of the Projects included in each portfolio
- The **issuance remaining capacity** defined as the differential between each Eligible Portfolio and the Sustainability debt instrument(s) issued and outstanding

- Intend to maintain an **aggregate amount of assets** in the different Eligible Portfolios at least equal to the aggregate net proceeds of all outstanding Green, Social or Sustainability debt instruments
- In case of **asset divestment or if a project no longer meets the Eligibility Criteria**, the asset in question is to be replaced with other Eligible Projects compliant with the Eligibility Criteria of the Framework
- The proceeds are to be **allocated within 2 years from the date of issuance**. Pending full allocation of Proceeds, or in case of an insufficient Eligible assets, the balance of net proceeds will be invested according to the Treasury's general liquidity guidelines for short-term investments.
- Each authorized entity within the CaixaBank Group shall be **responsible for the management** of its respective Eligible Portfolio.

Reporting

ALLOCATION REPORTING

On an **annual basis**, CaixaBank will provide **information on the allocation of the net proceeds** of its Green, Social, or Sustainability debt instrument(s) on CaixaBank's website. Such information will be provided, at least, until all the net proceeds have been allocated and thereafter in case of any material change to the allocation. The information **will contain at least the following details**:

- Total amount allocated by SDG and Eligible Criteria
- The remaining balance of unallocated proceeds
- The amount and percentage of new financing and refinancing

IMPACT REPORTING

Performance indicators on the Eligible Projects financed will be provided annually(1), at least until all net proceeds have been allocated. Performance indicators monitored by CaixaBank **may include:**

ELIGIBLE PROJECT CATEGORY	INDICATIVE IMPACT REPORTING INDICATOR
Access to essential services (financing and financial services)	• Number of loans or number of people who were provided these loans • Number of loans financed to individuals/families living in rural areas
Access to essential services (healthcare)	• Number of public hospitals and other healthcare facilities built/upgraded • Number of residents benefitting from healthcare • Total healthcare interventions performed by the medical center
Access to essential services (education and vocational training)	• Number of students supported; Number of loan beneficiaries
Socioeconomic advancement and empowerment (gender equality)	• Number of loans granted to women-led companies; Number of beneficiaries
Sustainable water and wastewater management	• Cubic meters of water saved/reduced/treated; Cubic meters of recycled water used; Cubic meters of water provided/cleaned • Energy consumption per cubic meter of recycled water
Renewable energy and Energy efficiency	• MW of clean energy provided • Number of tonnes of CO_2e avoided through renewable energy • Number of solar farms, wind farms or hydro power plants (< 25MW) • Location and type of solar or wind farms
Decent work and Economic Growth (employment generation including through the potential effect of SME financing and microfinance)	• Number of jobs created / maintained • Number of microfinance, micro-enterprise, and SME loans • Number of start-ups granted a loan
Green Buildings and energy efficiency	• Location and type of certified Green Buildings • Number of tonnes of CO_2e avoided • Energy consumption (kWh/m^2 per year)
Socioeconomic advancement and empowerment	• Number of loans granted; Number of beneficiaries
Clean Transportation	• Length of tracks built for mass public transport • Number of tonnes of CO_2e avoided through sustainable transport • Total GHG emission per passenger–kilometre (gCO_2e/pkm) • Location and populations served through new transport systems • Number of electric vehicles provided
Affordable housing	• Number of affordable housing loans granted
Pollution prevention and control	• Tonnes of waste recycled / of waste reduced/avoided / of waste diverted from landfill • Annual GHG emissions reduced/avoided in tonnes of CO_2e • Energy recovered from waste (minus any support fuel) in GWh/ MWh/ KJ of net energy generated
Food security and sustainable food systems	• Number of loans granted; Number of beneficiaries

(1) On a best effort basis, CaixaBank intends to meet the recommendations of ICMA's Harmonised Framework for Impact Reporting. Reports will include information on methodology supporting calculation of quantitative impact indicators. Performance indicators will be prorated by CaixaBank's share of financing in each project.

Appendix: Sustainable Funding Framework Overview

Second Party Option – Sustainable Fitch deems CaixaBank Sustainable Funding Framework Excellent (1)

HIGHLIGHTS

Sustainable Fitch
a FitchSolutions Company

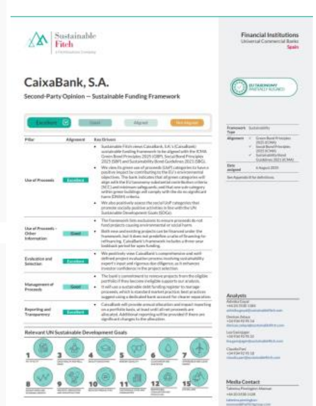
Sustainable Fitch is of the opinion that:

- CaixaBank's Sustainable Funding Framework **has an overall qualification of Excellent, the top score on their 4-level rating scale**
- It also **aligns with the relevant market standards:** ICMA GBP 2025, SBP 2025 and SBG 2021
- The Framework is **partially aligned with the EU Taxonomy**. All green categories meet the Substantial Contribution Criteria (SCC) and Minimum Safeguards (MS), while **retail mortgages achieve full alignment** (SCC, MS, and Do No Significant Harm — DNSH)
- The Framework is **aligned with the Bank's overall sustainability strategy** and initiatives and will further the Bank's action on its key environmental priorities
- CaixaBank has **adequate measures to identify, manage and mitigate environmental and social risks** commonly associated with the eligible projects
- Investments in the eligible categories are expected to **advance the UN Sustainable Development Goals, specifically SDGs 1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 and 15**

USE OF PROCEEDS	USE OF PROCEEDS – OTHER INFORMATION	PROJECT EVALUATION AND SELECTION	MANAGEMENT OF PROCEEDS	REPORTING AND TRANSPARENCY
Excellent	Good	Excellent	Good	Excellent

EXPECTED TO ADVANCE UN SDGs

ALIGNED WITH CAIXABANK'S OVERALL SUSTAINABILITY STRATEGY AND ENVIRONMENTAL AND RISK MANAGEMENT



(1) Refer to CaixaBank's webpage for further details.

Green Bonds Report 2026

Appendix II: **Independent Limited Assurance Report**

Independent Limited Assurance Report (1/2)

CaixaBank, S.A.

Independent practitioner's limited assurance report on certain information related to the "Green Bonds Report" as of 31 December 2025

pwc

Independent practitioner's limited assurance report on certain information related to CaixaBank, S.A.'s "Green Bonds Report"

To the management of CaixaBank, S.A.

Limited assurance conclusion

We have conducted a limited assurance engagement on certain information related to the accompanying "Green Bonds Report" dated July 2026 (the "Green Bonds Report") of CaixaBank, S.A. ("CaixaBank") as of 31 December 2025 and for the year then ended, with regard to the outstanding green bonds issuances of CaixaBank, and identified according to their corresponding ISIN and issuance date as XS2297549391 (February 2021); XS2310118976 (March 2021); XS2530034649 (September 2022); XS2555187801 (November 2022); XS2784459363 (February 2024); CH1325807886 (March 2024) and XS3103589670 (June 2025) (together, the "Green Bonds Portfolio"). Specifically, in connection with the Green Bonds Report, our limited assurance procedures aim to provide limited assurance on:

- the Green Bonds Portfolio's allocation of proceeds in accordance with the eligibility criteria, defined by CaixaBank in the Sustainable Funding Framework dated July 2025 ("Sustainable Funding Framework"), which is summarized in section "04. Appendix 1: Sustainable Funding Framework Overview" of the Green Bonds Report and also accompanies this report; and
- the Green Bonds Portfolio's allocation and impact indicators, included in section "02. Portfolio Scope and Impact Assessment Approach" of the Green Bonds Report, in accordance with the Sustainable Funding Framework and the criteria set out in subsection "03. Methodology" of the aforementioned Green Bonds Report.

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that:

- the Green Bonds Portfolio's allocation of proceeds is not prepared, in all material respects, in accordance with the eligibility criteria defined by CaixaBank, S.A., applied as explained in the Sustainable Funding Framework; and
- the Green Bonds Portfolio's allocation and impact indicators, included in section "02. Portfolio Scope and Impact Assessment Approach" of the Green Bonds Report, are not prepared, in all material respects, in accordance with the Sustainable Funding Framework dated July 2025 and the criteria set out in subsection "03. Methodology" of the Green Bonds Report (together, the "Framework").

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Basis for conclusion

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), "*Assurance engagements other than audits or reviews of historical financial information*" ("ISAE 3000 (Revised)"), issued by the International Auditing and Assurance Standards Board (IAASB).

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. Our responsibilities under this standard are further described in the Practitioner's responsibilities section of our report.

Our independence and quality management

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Responsibilities of management for the Green Bonds Report

The management of CaixaBank, S.A. is responsible for:

- the preparation of the Green Bonds Report in accordance with the criteria established by CaixaBank, applied as explained in the Framework;
- designing, implementing and maintaining such internal control as management determines is necessary to enable the preparation of the Green Bonds Report, in accordance with the Framework, that is free from material misstatement, whether due to fraud or error; and
- the selection and application of appropriate methods for the preparation of the Green Bonds Report and making assumptions and estimates that are reasonable in the circumstances.

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the Green Bonds Portfolio's allocation of proceeds and Green Bonds Portfolio's allocation and impact indicators subject to our scope are free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the Green Bonds Report.

As part of a limited assurance engagement in accordance with ISAE 3000 (Revised), we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- determine the suitability in the circumstances of the CaixaBank's use of the Framework as the basis for the preparation of the aforementioned Green Bonds Portfolio's allocation of proceeds and Green Bonds Portfolio's allocation and impact indicators;

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- perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the CaixaBank's internal control;
- design and perform procedures responsive to where material misstatements are likely to arise in the aforementioned Green Bonds Portfolio's allocation of proceeds and Green Bonds Portfolio's allocation and impact indicators. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence about the Green Bonds Portfolio's allocation of proceeds and Green Bonds Portfolio's allocation and impact indicators subject to our scope. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

The nature, timing and extent of procedures selected depend on professional judgement, including the identification of where material misstatements are likely to arise in the aforementioned Green Bonds Portfolio's allocation of proceeds and Green Bonds Portfolio's allocation and impact indicators information subject to our scope, whether due to fraud or error.

In conducting our limited assurance engagement, we:

- held meetings with CaixaBank's personnel from various units who have been involved in the preparation of the Green Bonds Report, to understand the use of proceeds of the Green Bonds Portfolio, the existing internal procedures and management systems, the information gathering process and the control environment;
- evaluated the procedures performed by CaixaBank to obtain and validate the information subject to our scope included in section "02. Portfolio Scope and Impact Assessment Approach" of the Green Bonds Report;
- verified that the Green Bonds Portfolio's allocation of proceeds meets the eligibility criteria defined by CaixaBank in the Framework, through the inspection of the underlying portfolio data, the reconciliation against supporting records and the assessment of compliance with the eligibility criteria;
- verified that the Green Bonds Portfolio's allocation and impact indicators, included in section "02. Portfolio Scope and Impact Assessment Approach" of the Green Bonds Report, have been prepared in accordance with the criteria defined by CaixaBank in the Sustainable Funding Framework and the criteria included in subsection "03. Methodology" of the aforementioned section of the Green Bonds Report;
- performed verification procedures, including sample-based testing procedures, and analysis of variances in the aforementioned information subject to our scope included in section "02. Portfolio Scope and Impact Assessment Approach" of the Green Bonds Report. We verified whether this information has been appropriately compiled from the data provided by CaixaBank's sources of information;
- obtained a representation letter from the management of CaixaBank, S.A.

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Independent Limited Assurance Report (2/2)

Distribution and use

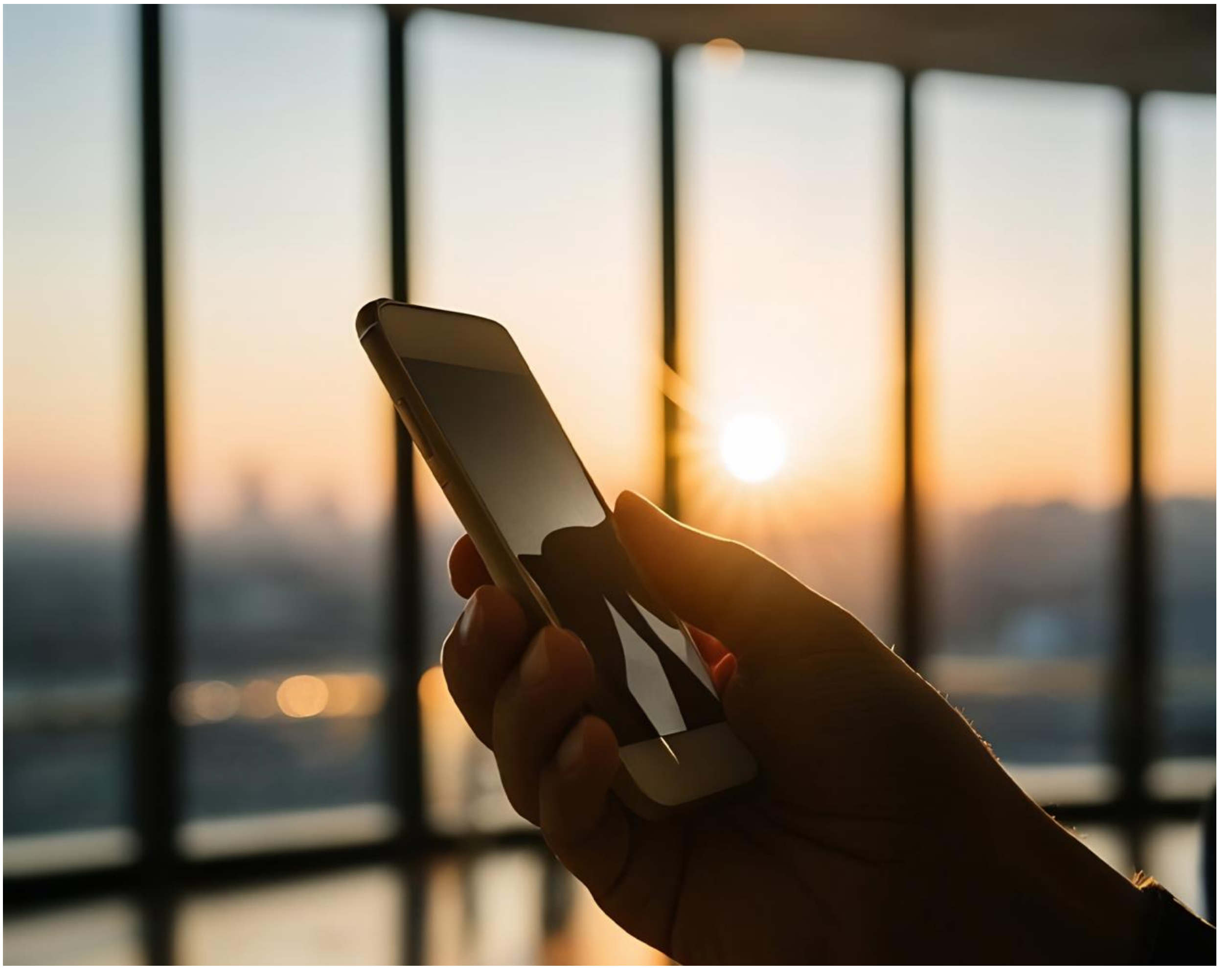
Our report is issued to the management of CaixaBank, S.A., in accordance with the terms of our engagement letter dated 13 April 2026, which states that we do not assume responsibility to third parties other than the recipients of this report.

This work does not constitute an accounts audit nor is it subject to the regulations governing the audit activity in force in Spain, so we do not express an audit opinion in the terms provided for in the aforementioned regulations.

PricewaterhouseCoopers Auditores, S.L.

Margarita de Rosselló Carril

31 July 2026



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